ONE HUNDRED SEVENTEENTH

A N N U A L R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

E. SUSAN KELLOGG

INSURANCE COMMISSIONER

501 ST. PAUL PLACE
BALTIMORE, MARYLAND 21202

ISSUED: DECEMBER 1988

BUSINESS OF 1987

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STATE OF MARYLAND
WILLIAM DONALD SCHAEFER
Governor

WILLIAM A. FOGLE, JR.
Secretary

E. SUSAN KELLOGG
Insurance Commissioner

Department of Licensing and Regulation
INSURANCE DIVISION
501 ST. PAUL PLACE
BALTIMORE, MARYLAND 21202-2272

DIRECT DIAL 301/333- 2520

December 21, 1988

The Honorable William A. Fogle, Jr. Secretary
Department of Licensing and Regulation
501 St. Paul Place
Baltimore, Maryland 21202

Dear Secretary Fogle:

The One Hundred-Seventeenth Annual Report of the Insurance Commissioner of the State of Maryland is submitted for your review and transmittal to the Governor and Members of the General Assembly.

The Report is submitted under the provisions of Section 23 of Article 48A and details the activities of the Insurance Division for the calendar year ending December 31, 1987. I have included a supplemental statement of fees and taxes that were received by the Insurance Division and transferred to the State Treasury, for the fiscal year ending June 30, 1988.

A summary of significant insurance legislation, passed during the 1988 Session of the Maryland General Assembly, is also included.

Sincerely,

E. Susan Kellogg

E. Susan Kellogg
Insurance Commissioner

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GENERAL ADMINISTRATION

Insurance Commissioner	E. Susan Kellogg	333-6300
Deputy Insurance Commissioner	Eugene Seidel	333-6300
Associate Deputy Commissioner	Thomas P. Raimondi	333-4030
Assistant Commissioner/ Administration	Michael Connolly	333-4036
Senior Staff Attorney	Darah Kehnemuyi	333-2441
Staff Attorney for Enforcement	Elizabeth Albright	333-4968
Chief Enforcement Officer	John H. Riggle	333-4051
Administrative Officer/ Administrative Procedures & Appeals	A. Ernest Long	333-4002
Assistant Attorney General	Kathleen Sweeney	333-4063
Assistant Attorney General	Meg Rosthal	333-6284
Assistant Attorney General	Randi Reichel	333-4063
Chief Consumer Affairs	James E. Sybert	333-3288

LIFE AND HEALTH BUREAU

Assistant Commissioner/ Chief, Life and Health	Sidney A. Green	333-6184
Chief/Actuarial	Howard Max	333-6185
Chief/Complaint and Investigation	Howard B. Richmond	333-2793
Chief/Market Conduct	Nelson Ayling	333-2794

PROPERTY AND CASUALTY BUREAU

Chief/Property, Casualty and Market Conduct	J. Frank Nayden	333-6161
Staff Specialist	John V. Quinn	333-4069

EXAMINATION AND LICENSING BUREAU

Assistant Commissioner/ Chief, Examination and Licensing	Evia J. Christian	333-4039
Chief Examiner	Ilona Klasons	333-6195
Administrative Officer	William Lashley	333-6196
Supervisor/Agent and Broker Licensing	Yvonne D. House	333-4074

CONSUMER COMPLAINTS

Property and Casualty Insurance	General Information	333-6305
Automobile-Termination/ Surcharge	General Information	333-6227
Life and Health Insurance	General Information	333-2792

OVERVIEW OF INSURANCE LEGISLATION PASSED IN 1988

The following Insurance Legislation was passed during the 1988 Session of the Maryland General Assembly and signed into law by Governor Schaefer:

Ch. 3 & 4/HB 273/SB 223 - CORPORATIONS AND ASSOCIATIONS-STANDARD OF LIABILITY AND INDEMNIFICATION

Authorizing a corporate charter to alter the standard for imposing liability for damages on corporate directors and officers; modifying the presumptions and procedures that establish the basis for indemnification and advancement of expenses to corporate directors and other persons; generally relating to standards for liability for corporate directors and officers, and indemnification for directors and other persons.
Emergency Bill

Ch. 6, SB 209 - ANNUAL CORRECTIVE BILL

Correcting technical errors in several sections of Article 48A, the Insurance Code.

Ch. 13/SB 102 - GROUP LIFE INSURANCE - CONVERSION ON POLICY TERMINATION

Increasing from $2,000 to $10,000 the amount of insurance which must be made available under an individual policy to a person covered under a group life insurance policy in the event of the termination of the group life insurance policy or termination of a class of persons in the group life insurance policy.

Ch. 14/SB 103 - GROUP LIFE INSURANCE - DEPENDENT COVERAGE

Repealing specified monetary limits and setting the maximum amount of insurance under a group life insurance policy for the life of a spouse or minor child of an insured employee or member at 50 per centum of the insurance on the life of the insured employee or member and generally relating to group life insurance.

Ch. 15/SB 104 - INSURANCE - FRATERNAL BENEFIT SOCIETIES - FUNERAL EXPENSE REIMBURSEMENT

Increasing from $500 to $2,500 the maximum amount which may be paid under a fraternal benefit certificate to cover the burial expense of an insured member.

Ch. 16/SB 105 - GROUP LIFE INSURANCE - REIMBURSEMENT FOR FUNERAL AND OTHER EXPENSES

Increasing from $500 to $2,500 the maximum amount which may be paid under a group life insurance policy to cover the expense of the last illness and funeral of the insured person when there is no designated beneficiary.

Ch. 27/SB 157 - CECIL COUNTY - MASTER ELECTRICIAN'S LICENSE

Altering the requirements of an applicant for or holder of a master electrician's license in Cecil County; requiring those individuals to furnish proof of general liability and property damage insurance with a specified amount of coverage; repealing a requirement to execute a $1,000 bond; specifying that a master electrician's license or renewal becomes void if the licensee's insurance becomes inoperative or ineffective; increasing from 3 to 7 the number of years of experience required for licensure; and generally relating to the requirements for a master electrician's license in Cecil County.

Ch. 29/SB 181 - INSURANCE - RISK RETENTION ACT

Specifying the information concerning risk retention and purchasing groups that must be provided to the Insurance Commissioner at required times; clarifying membership and ownership requirements for risk retention groups; clarifying licensing requirements for those groups; requiring those groups chartered and licensed in other states to provide revisions of plans of operation or feasibility to the Commissioner within ten (10) days of the change; and generally relating to risk retention and purchasing groups.

Ch. 41/SB 481 - INSURANCE - LOSS RESERVES - MEDICAL MALPRACTICE CLAIMS

Specifying the minimum amount of loss reserves required for health care professional liability claims, subject to the approval of the Insurance Commissioner; providing a method for computing the minimum loss reserves; establishing requirements for interim reporting, a reduction in premiums consistent with any discount of reserves and annual reports beginning October 1, 1989, concerning the effect of reserve discounts on the reduction of premiums and generally relating to health care professional liability.

Ch. 60/HB 167 - WASHINGTON COUNTY - ELECTRICIANS - INSURANCE

Repealing the surety bond requirement for obtaining or renewing a master electrician's license in Washington County; requiring comprehensive general liability insurance with limits of $300,000 for bodily injury and $100,000 for property damage as a condition for obtaining or renewing a master electrician's license; requiring any person working under the authority of a master electrician's license to be an employee under the direct supervision of the licensed master electrician; and generally relating to the licensing requirements of an electrician in Washington County.

Ch. 110/SB 2 - TAX-GENERAL-CROSS REFERENCE AND CORRECTIVE

Correcting outdated references to materials in the Tax-General Article and related articles; conforming certain terminology to that used in those articles; and providing for the citation of the Tax-General Article.

Ch. 146/SB 478 - INSURANCE AGENTS - APPOINTMENTS

Authorizing an insurance agent to submit an informal inquiry to solicit an application for any kind of life and health insurance , or annuity for which the agent has a valid and effective certificate of qualification without an appointment from the insurer to which the inquiry or applications is submitted; requiring an insurer to reject an application or file a written notice of appointment with the Insurance Commissioner within 30 days from receipt of the application from the agent; and generally relating to the appointment of insurance agents.

Ch. 160/HB 27 - MEDICAL MALPRACTICE - COMMISSION ON MEDICAL DISCIPLINE OF MARYLAND

Requiring that a copy of an action to nullify an award by a health claims arbitration panel be forwarded to the Commission on Medical Discipline of Maryland or its successor by the clerk of the court in which the action is filed.

Ch. 187/HB 268 - STATE INSURANCE PROGRAM

Consolidating the State insurance functions currently performed by the Treasurer and the Department of General Services and providing for the transfer of appropriations for claims servicing and of Department of General Service employees.

Ch. 217/HB 804 - AUTOMOBILE INSURANCE-BILLING STATEMENTS DUE DATES

Prohibiting an insurer from sending any billing statement to an insured that does not include a specific due date on the billing statement if the statement is sent pursuant to a motor vehicle insurance policy or contract; and generally prohibiting automobile insurers from using misleading language to induce policyholders to pay a premium before it is actually required by the insurer.

Ch. 243/HB 1429 - MARYLAND INSURANCE ACQUISITION DISCLOSURE AND CONTROL ACT-REGISTRATION OF INSURERS-FILING DATE

Extending from March 1 to May 1 the annual deadline for an insurer that is a member of an insurance holding company system to register with the Insurance Commissioner.

Ch. 268/SB 161 - RENTAL MOTOR VEHICLES - COLLISION DAMAGE WAIVERS

Requiring the Consumer Protection Division to establish a collision damage waivers form containing information that must be understandable and written in simple, readable plain language; establishing that a lessor who issues or delivers a rental motor vehicle agreement containing a collision damage waiver that does not include specified information about the waiver has committed an unfair or deceptive trade practice.
Effective: January 1, 1989

Ch. 275/SB 215 - FIRE FIGHTERS, EMERGENCY MEDICAL TECHNICIANS,
Ch. 276/HB 16 RESCUE SQUADMEN AND LAW ENFORCEMENTS OFFICERS - EXPOSURE TO DISEASE OR VIRUS

Redefining contagious disease to require attending physicians or a designee of a medical care facility to notify paid or volunteer fire fighters, emergency medical technicians, rescue squadmen or law enforcement officers and the individual's employer of their exposure to the human immunodeficiency virus (HIV) and generally relating to the notification of fire fighters, emergency medical technicians, rescue squadmen and law enforcement officers exposed to certain disease or viruses.
Emergency Bills

Ch. 288/SB 268 - INSURANCE - ALCOHOLIC REHABILITATION BENEFITS

Modifying the mandated minimum benefits under specified group health insurance contracts for outpatient visits to certified alcoholism treatment facilities during any calendar year or benefit period; requiring group health insurance contracts issued on an expense incurred basis to provide similar coverage for the treatment of drug abuse and repealing the requirement that non-profit health service plans offer coverage for drug abuse treatment; applying the Act to contracts issued or renewed on or after July 1, 1988.

Ch. 289/HB 941 - HEALTH INSURANCE - COVERAGE FOR ALCOHOLISM AND DRUG ABUSE

Requiring specified coverage for drug abuse treatment in group health contracts issued on an expense incurred basis; repealing the requirement that nonprofit health service plans offer drug abuse treatment coverage; applying the Act to contracts issued or renewed on or after July 1, 1988; modifying the amount of coverage required by group health contracts for the treatment of alcoholism and alcohol abuse; and generally relating thereto.

Ch. 291/SB 304 - MEDICAL MALPRACTICE - HEALTH CLAIMS ARBITRATION

Requiring claimants and defendants to serve certificates of qualified experts on all other parties to the claim or their attorneys of record, specifying that the deadline for defendants

to file and serve such certificates runs from the date of service by claimants; specifying the circumstances for the filing of a copy of an award with the circuit court and generally relating thereto.

Ch. 300/SB 370 - LIFE INSURANCE - LONG TERM HEALTH CARE

Permitting life insurance policies to include a rider or supplemental policy provision that offers coverage for long-term health care in lieu of or in addition to death benefits; requiring that reserves for paying long-term health care benefits be considered in determining an insurer's financial condition; establishing the method for calculating the reserve valuation for life insurance policies with long-term health benefits; specifying exemptions; and generally relating to life insurance and long-term health care benefits.

Ch. 351/SB 822 - MOTOR VEHICLE ADMINISTRATION - SELF INSURANCE
Ch. 736/HB 1338

Establishing that the Motor Vehicle Administration will adopt regulations to assess each self-insurer an annual sum which shall be used for actuarial studies and audits to determine financial solvency; and generally relating to motor vehicle self-insurance.

Ch. 352/SB 823-COUNTY BOARDS OF EDUCATION-COMPREHENSIVE LIABILITY INSURANCE - SELF INSURANCE

Removing from regulation by the Insurance Commissioner those county boards of education that pool together to provide comprehensive liability insurance; authorizing those boards of education to raise the defense of sovereign immunity to pay any amount claimed above $100,000.

Ch. 365/HB 6 - INSURANCE AGENTS AND BROKERS - RESIDENCY

Defining the term "resident" in provisions relating to insurance agents and brokers to include a person who resides in the State or maintains a place of business in the State, as long as the person's actual state of residence gives resident status to a person with a place of business in that state for licensing purposes as an agent or broker.
Effective Date: July 1, 1989

Ch. 388/HB 241 - HEALTH MAINTENANCE ORGANIZATIONS - COMPLAINTS OF MEMBERS AND SUBSCRIBERS

Requiring the Secretary of Health and Mental Hygiene with the advice of the Insurance Commissioner to adopt regulations to establish a system for the receipt and investigation of complaints of members and subscribers concerning operations of health maintenance organizations in the State; specifying the criteria and procedures for the complaint system; and generally relating thereto.

Ch. 394/HB 345 - HEALTH MAINTENANCE ORGANIZATIONS - SURPLUS REQUIREMENTS

Increasing the amount of surplus that a health maintenance organization must maintain in order to qualify for a certificate

of authority from the Insurance Commissioner or to operate under such a certificate issued prior to July 1, 1988; requiring a health maintenance organization to deposit and maintain with the State Treasurer a specified amount of cash or securities for the protection of members and creditors; providing for the application of the Act; and generally relating thereto..

Ch. 395/HB 346 - HEALTH MAINTENANCE ORGANIZATION - FEES FOR INVESTIGATIONS

Eliminating the $7,500 cap on the amount a health maintenance organization may be required to pay for the costs of required investigations conducted by the Insurance Commissioner and the Department of Health and Mental Hygiene; and generally relating to fees for the costs of investigations of health maintenance organizations.

Ch. 401/HB 394 - MEDICAL MUTUAL LIABILITY INSURANCE SOCIETY OF MARYLAND - PRIVATE ENTITY

Establishing that the Medical Mutual Liability Insurance Society of Maryland and its subsidiaries are not instrumentalities of the State; specifying that all the debts, claims, obligations and other liabilities of the Society and its subsidiaries are of those entities only and not of the State; prohibiting the State from budgeting for or providing General Fund appropriations to the Society and its subsidiaries; and generally relating to the Society and its subsidiaries.

Ch. 402/HB 398 - PHYSICIANS - IMMUNITY FROM CIVIL LIABILITY

Making physicians immune from civil liability for giving medical institutions information relating to the qualifications, fitness or character of a physician if the information is given in good faith to aid in an evaluation and represents what the person believes is true.

Ch. 459/HB 753 - LOCAL GOVERNMENT INSURANCE POOLS - FUNDING

Authorizing local governments to enter into agreements to capitalize or otherwise fund certain insurance pools; permitting local governments by resolution to determine the provisions, terms, conditions and duration of such agreements; specifying the payment obligation of the local government and generally relating to the funding of local government insurance pools.

Ch. 528/HB 1470 - LIABILITY INSURANCE - COVERAGE FOR INDIVIDUALS ASSISTING FIRE FIGHTERS AND RESCUE COMPANIES

Requiring an insurer that provides a general liability insurance policy to a fire department, fire company, or rescue department to offer to include in the policy coverage for volunteers and others who provide assistance; applying the Act to any policy issued or renewed after July 1, 1988.

Ch. 559/SB 163-PRIVATE MORTGAGE INSURANCE-NOTICE OF DUTY TO CANCEL

Requiring mortgage lenders to give specified written notice to a borrower required to purchase private mortgage insurance that the borrower may be eligible to request cancellation of the

private mortgage insurance under appropriate circumstances; making violators subject to a fine not exceeding $1,000, imprisonment not exceeding one year, or both.

Ch. 566/SB 240 - MARYLAND PROPERTY INSURANCE AVAILABLE ACT
Revising the Maryland Property Insurance Availability Act; deleting obsolete provisions; adding and repealing definitions; reducing the number of members on the Governing Committee of the Joint Insurance Association; repealing required qualifications of Committee members; revising the power of the Insurance Commissioner; specifying limits of liability; specifying that the Maryland Property Insurance Availability Act expires June 30, 1990; and generally relating to the Maryland Property Insurance Availability Act.

Ch. 587/SB 389 - HEALTH INSURANCE - PSYCHIATRIC HALFWAY HOUSES
Requiring that hospitals or major medical insurance policies provide benefits for residency in psychiatric halfway houses approved by the Department of Health and Mental Hygiene; limiting the annual amount of benefits payable for treatment in psychiatric halfway houses; authorizing insurers to condition benefit payments for treatment on the certifications of the providers; and applying the Act to policies or contracts issued or renewed after January 1, 1989.

Ch. 627/HB 23 - AUTOMOBILE INSURANCE - DRIVING RECORDS
Prohibiting an insurer from refusing to underwrite any automobile insurance risk because of a traffic violation or accident that occurred more than 3 years before the date of application; specifying that the Motor Vehicle Administration may not open licensed drivers' driving records to public inspection if the records are over 3 years old.

Ch. 647/HB 302 - PLUMBERS
Adding a new Article 56A - "Miscellaneous Business Occupations" to the Annotated Code of Maryland to revise, restate and recodify through both substantive and nonsubstantive changes, the laws of the State pertaining to the occupation of plumbing; requiring that a master plumber or holder of a limited master plumber license may not contract to provide plumbing services unless the plumbing work is covered by liability insurance in the amount of at least $300,000 for bodily injury and at least $100,000 for property damage.
Effective: October 1, 1988

Ch. 648/HB 303 - ELECTRICIANS
Adding a new Article 56A - "Miscellaneous Business Occupations" to the Annotated Code of Maryland to review, restate and recodify through both substantive and nonsubstantive changes, the laws of the State pertaining to the licensing of electricians; requiring that a licensed master electrician who provides electrical services carries general liability insurance in the amount of at least $300,000 - and property damage insurance in the amount of at least $100,000. Effective: October 1, 1988

Ch. 658/HB 532 - HEALTH MAINTENANCE ORGANIZATIONS - CERTIFICATES OF NEED SUNSET PROVISION

Extending from June 30, 1988 to June 30, 1991, the termination date for provisions concerning certificate of need requirements for HMO's or health care facilities that either control or are controlled by HMO's; altering provisions to exempt HMO's from the certificate of need requirements for the purchase of an existing ambulatory surgical facility or center and generally relating thereto.

Ch. 673/HB 691 - COMMERCIAL LAW - FIRST MORTGAGES AND FIRST DEEDS OF TRUST - BINDERS

Specifying that in cases where a lender or credit grantor requires property, title or credit loss insurance to be obtained by borrowers prior to making a loan secured by a first mortgage or a first deed of trust on owner-occupied residential real estate, the lender or credit grantor must accept a binder issued by an insurer or its agent as evidence of insurance; requiring the binder to include or be accompanied by prescribed provisions; providing exemptions, and generally relating thereto.

Ch. 675/HB 712 - HUMAN IMMUNODEFICIENCY VIRUS (HIV) - DONORS OF SEMEN, BLOOD, OR TISSUE

Requiring designated institutions to test donors of semen, blood or tissue specimen for HIV antibodies; requiring the reporting of any positive HIV antibody test results to the Department of Health and Mental Hygiene and to the donors; providing for the confidentiality of any positive antibody test results reported to the Department and generally relating to the testing by institutions of donors of semen, blood, or tissue specimens for HIV antibodies.

Ch. 685/HB 793 - PROPERTY AND CASUALTY INSURANCE GUARANTY CORPORATION - MORTGAGE GUARANTY INSURANCE

Excluding mortgage guaranty insurance from the provisions of the Property and Casualty Insurance Guaranty Corporation.

Ch. 693/HB 847 - COMMERCIAL LAW - MORTGAGES - REQUIRED INSURANCE

Prohibiting specified lenders from requiring a borrower, as a condition to receiving or maintaining a loan secured by a first mortgage or deed of trust, to provide or purchase property insurance in excess of the replacement value of the improvement on the real property insured and generally relating to the purchase of property insurance covering real estate securing the loan.

Ch. 703/HB 960-HEALTH CARE UTILIZATION REVIEW-PRIVATE REVIEW AGENTS

Requiring private review agents to obtain a certificate from the Secretary of Health and Mental Hygiene before conducting utilization review; establishing application procedures and standards for administrative review; authorizing the revocation of a certificate under certain circumstances and generally

relating to private review agents performing utilization review. Effective: Section 1: December 1, 1988; Section 2: November 1, 1988

Ch. 715/HB 1024 - MARYLAND SMALL BUSINESS DEVELOPMENT FINANCING AUTHORITY - SURETY BONDS GUARANTY FUND

Providing that surety bonds for contracts for certain projects financed by utilities regulated by the Public Service Commission may be guaranteed by the Surety Bond Guaranty Fund.

Ch. 733/HB 1329-MEDICAL LABORATORIES-HUMAN IMMUNODEFICIENCY VIRUS TESTS - REPORTING

Requiring directors of medical laboratories where serum samples are tested for HIV to submit a report to the Secretary of Health and Mental Hygiene every month; providing that the report may not disclose the identity of any individual tested for HIV and generally relating to medical laboratories submitting specific monthly reports to the Secretary of Health and Mental Hygiene.

Ch. 752/HB 1489 - MOTOR VEHICLE INSURANCE - UNDERWRITING

Prohibiting an insurer from refusing to underwrite a private passenger motor vehicle insurance risk solely because the applicant or named insured was previously insured by the Maryland Automobile Insurance Fund; authorizing an applicant to file a complaint if an insurer fails to underwrite the risk solely for that reason; and generally relating thereto.

Ch. 754/SB 162 - HEALTH INSURANCE CONTRACTS - HEALTH MAINTENANCE ORGANIZATIONS - PROVIDERS

Requiring persons who solicit the sale of nonprofit health service plans, dental plans, and health maintenance organizations to be licensed by the Insurance Commissioner; requiring preferred provider organizations to submit certain information to the Insurance Commissioner; setting submission fees and penalties; removing a limit on investigation costs the Insurance Commissioner may impose on a health maintenance organization and generally relating to the operation of prepaid health plans.
Effective Date: July 1, 1989 changes to Article 48A, Sections 165, 166, 173, 178 and Health General Article 19-706
Other provisions effective: July 1, 1988

Ch. 767/SB 536 - HEALTH PLANNING - CERTIFICATE OF NEED
Ch. 688/HB 821

Modifying requirements for a certificate of need issued by the Health Resources Planning Commission relating to relocation, bed capacity, service and capital expenditure requirements under specified circumstances; maintaining annual operating expenditure limits for specified health care facilities; and generally relating to the requirements for certificate of need.

Ch. 775/HB 180 - CONSUMER PROTECTION - AUTOMOTIVE CRASH PARTS

Requiring body shops to disclose to consumers the use of crash parts in repairs to motor vehicles; requiring an insurer that issues a motor vehicle liability insurance policy that

provides coverage for the repair of physical damage to the vehicle to provide upon request of the insured a copy of the warranty for after market crash parts, if available; providing for the enforcement of this Act and penalties for violations and generally relating to motor vehicle replacement crash parts.

In addition, the following Senate Joint Resolution was signed.

JR1/SJR 3-HOSPITALS-SIMPLIFIED AND UNDERSTANDABLE MEDICAL BILLING

Requesting the Governor to establish a committee to study ways in which hospitals could institute simplified and understandable billing techniques and improve procedures for justifying charges contained in hospital bills and requiring the committee to report its findings and recommendations by December 1, 1988.

LIQUIDATIONS

The Maryland Indemnity Insurance Company

On December 16, 1977, the Insurance Commissioner was appointed Receiver by the Circuit Court for Baltimore City. All assets have been accounted for and all filed claims have been handled. A plan of operations to ostensibly close out the receivership is currently being pursued.

Eastern Indemnity Company of Maryland

The Company was placed in liquidation on January 28, 1985, and Mr. James Gordon was appointed Receiver.

All assets have been accounted for and all claims that were filed pursuant to liquidation instructions are now in the process of being handled.

Section Reports to the Commissioner

Assistant Attorneys General

The Assistant Attorneys General, assigned to the Insurance Division, act primarily as counsel to the Insurance Commissioner. Their primary task is to interpret the Insurance Laws for the Insurance Division and when necessary, supply opinions or other advice of counsel.

The Assistant Attorneys General also represent the Insurance Commissioner before the courts of the state including the Circuit Courts, the Maryland Court of Special Appeals, and the Maryland Court of Appeals. They defend the Insurance Commissioner's administrative action on appeal and are empowered to institute suit to enforce the insurance laws.

All legislation proposed by the Insurance Division to the General Assembly is reviewed for legal sufficiency by the Assistant Attorneys General. All regulations proposed by the Division undergo the same review process.

Other duties of the Assistant Attorneys General include drafting and reviewing forms, providing legal advice to section chiefs within the Division, and corresponding with other regulatory agencies both within and outside of the State.

Administrative Procedures and Appeals

The Administrative Procedures and Appeals Section (AP&A) is responsible for providing administrative overview of complaints scheduled for hearing. Complaints are received from Maryland residents, insurance agents and brokers, and insurance companies. The AP&A also provides administrative overview of disciplinary proceedings initiated by the Insurance Division against agents and brokers and insurance companies.

Cases to be set in for hearing are transmitted to the AP&A from all units of the Insurance Division. The cases are then assigned a number, logged, and forwarded to the Office of Administrative Hearings. Subpoenas are issued by the AP&A if requested. Once the case is heard and an order on hearing is issued, the AP&A monitors the case for compliance with the order, such as the timely payment of administrative fines and penalties, or the payment of restitution.

Any party to a hearing has the right to appeal the order on hearing to the Circuit Court for Baltimore City. When an appeal is entered, the AP&A receives the order for appeal and prepares the record of hearing for transmittal to the Circuit Court as required by the Maryland Rules of Procedure.

When the results of an administrative hearing indicate that a person may have violated the criminal laws of the state, the AP&A, as required by statute, informs the Office of the State's Attorney of the county in which the person resides or the violation occurred.

In fiscal year 1987, over 1900 administrative hearings were conducted, the overwhelming majority of which were automobile liability insurance non-renewal protests filed by Maryland residents. Notices of appeal were filed in 49 cases and records were transmitted to the Circuit Court for Baltimore City in 28 cases.

Consumer Affairs Unit

The Consumer Affairs Unit of the Insurance Division is charged with providing consumer services to the public on an ongoing basis. In 1986, the Unit developed and began publication of a Division newsletter called THE MARYLAND INSURANCE REVIEW. This publication, distributed quarterly, provides insurance companies, agents, brokers and interested consumers with a synopsis of the major issues affecting the insurance industry and an insight into the activities of the Division. The Division distributes consumer advice booklets on such topics as automobile insurance, life insurance, medicare supplement insurance, and health maintenance organizations. The Division also periodically distributes a Consumer Guide and Statewide Index on private passenger automobile and homeowner rates. The Guide allows a prospective purchaser to make comparisons of rates charged by the various insurers. In coordination with the Life and Health Section and the Office on Aging, the Consumer Affairs Unit prepares and distributes the Medicare - Medigap Guide for senior citizens, participates under its Medigap Awareness Program in workshops and seminars for senior citizens throughout Maryland, and when requested, provides speakers for insurance groups. The Unit also works closely with the Commissioner in the preparation of various reports for the General Assembly.

Financial Examination and Licensing Section

The Financial Examination and Licensing Section has the responsibility for licensing of companies, agents and brokers, and for conducting financial examinations of domestic and foreign insurance companies. The Section also performs audits of admitted and applicant companies for solvency and compliance with the Maryland Insurance Code and Regulations. The Section is the major revenue producing section of the Insurance Division, collecting not only licensing fees, but also examination expenses and over 124 million dollars in premium and retaliatory taxes.

Section 30 of the Insurance Code authorizes the Commissioner to conduct financial examinations of each licensed insurer as often as she deems advisable. The Section also provides that

domestic insurers (those formed under the laws of Maryland) shall be examined not less frequently than every 5 years.

The financial examinations of insurers are performed by field examiners who conduct examinations at the home and branch offices of the insurers. The examinations are conducted in Maryland and other states. An examination report is compiled after each examination. The field examiners also examine the records and transactions of surplus lines brokers for compliance with the surplus lines premium tax laws.

Expenses for the conduct of financial examinations are borne by the particular insurer examined. The Section bills the insurer and collects the examination expenses.

During the calendar year 1987, the insurance examiners conducted examinations of 29 domestic insurers, 1 foreign insurer, and 8 surplus lines brokers.

The field examiners duties also include the auditing of annual premium tax reports after their submission in the latter part of March of each year. If deficiencies are discovered, insurers are assessed the additional fees.

The audit staff performs audits of the annual statements filed by the various insurers conducting business in this State. Approximately 1500 annual statements are filed each year. In addition, the audit staff compiles the statistical data for this report along with the statistical data for the Maryland Automobile Insurance Fund, the Property and Casualty Insurance Guaranty Corporation, and the Life and Health Guaranty Association.

The Licensing Unit reviews insurer's Certificates of Authority on an annual basis and processes and approves applications for licensure of new insurers and health maintenance organizations, both domestic and foreign. The Unit also annually compiles and issues a comprehensive directory of insurers authorized to conduct business in Maryland.

The Insurer Licensing Unit, during fiscal year 1988, acted on the following:

Insurer Applications for Licensure

Pending (7-1-87)	93
Received (F.Y. 88)	97
Total	190
Applications Acted upon	76
Pending (7-1-88)	114

The Agents and Brokers Licensing Unit is responsible for issuing licenses to qualified applicants.

The following statistics are for the fiscal year 1988:

Licensing examinations	9,133
Certificates of Qualification issued	13,710
Agent appointments made	56,033
Renewal Certificates Issued	11,890
Rating Bureau Vending Machine Licenses	4
Letters of Certification/Clearance	12,201
Appointment Cancellations	18,167
Motor Club Representative Certificates issued	743
Advisers Licenses Issued	177
Public Adjusters Licenses Issued	19
Agency or Trade Name Filings	2,946

Property and Casualty Bureau

The Property and Casualty Bureau is responsible for the review of property and casualty insurance filings including workmens' compensation and title insurance filings. These filings include policy forms, endorsements, rates, rating plans, and any modifications which an insurer proposes to use. Property and casualty insurance policies must be submitted to this Section for review and approval prior to their use or delivery in this State.

The Unit also performs market conduct examinations pursuant to Section 30 of the Insurance Code, which involves detailed on site examinations of the underwriting and claims handling activity of domestic and foreign insurers both within and outside of the state. A market conduct report is issued after each examination.

The following is a summary of the filings received and action taken:

PROPERTY AND CASUALTY
Summary of Filings Received and Actions Taken
1987 Annual Summary

LINE	Rules and Rates				Forms			Deviations				Total			
	Appr.	Disap.	CR*	Total	Appr.	Disap.	Total	Appr.	Disap.	CR*	Total	Appr.	Disap.	CR*	Total
AUTOMOBILE	-	5	514	519	522	11	533	-	-	26	26	522	16	540	1,078
BURGLARY	-	-	18	18	45	-	45	-	-	0	0	45	-	18	63
FIRE & ALLIED LINES	-	-	81	81	76	3	79	-	-	14	14	76	3	95	174
GLASS	-	-	2	2	6	-	6	-	-	0	0	6	-	2	8
HOMEOWNERS	-	3	180	183	188	3	191	-	-	13	13	188	6	193	387
GENERAL LIABILITY	40	14	252	306	308	27	335	-	-	16	16	348	41	268	657
INLAND MARINE	-	-	71	71	124	2	126	-	-	7	7	124	2	78	204
COMMERCIAL MULTI-PERIL	-	2	291	293	386	7	393	-	-	12	12	386	9	303	698
FIDELITY - SURETY	95	-	-	95	42	-	42	3	-	-	3	140	-	-	140
TITLE	9	-	-	9	38	-	38	-	-	-	-	47	-	-	47
WORKMEN'S COMPENSATION	128	-	-	128	46	-	46	24	-	-	24	198	-	-	198
OTHER - MISC.	-	4	260	264	414	18	432	-	-	3	3	414	22	263	699
TOTAL	272	28	1,669	1,969	2,195	71	2,266	27	-	91	118	2,494	99	1,760	4,353

*Competitive Rating
Consent-to-Rate Applications, totaling 1,764, were processed.

There were eight market conduct examinations completed and reports filed in 1987. Three examinations were in progress on January 1, 1988. As a result of the completed examinations in 1987, the following administrative penalties were collected:

CIGNA GROUP Insurance Company of North America Aetna Insurance Company Indemnity Insurance Company of North America Bankers Standard Insurance Company CIGNA Insurance Company Pacific Employers Insurance Company	-	$10,000
Harleysville Mutual Insurance Company	-	$ 1,500
Erie Insurance Exchange Erie Insurance Company	-	$ 1,000
USAA USAA Casualty Insurance Company	-	$ 1,500
Montgomery Mutual Insurance Company	-	$ 1,000

Life/Health Bureau

The Life/Health Insurance Bureau is composed of the Actuarial, Market Conduct, and Complaint and Investigation Sections.

Life/Health Actuarial Section

Every life insurance policy, health insurance policy, annuity contract and health maintenance organization-subscriber and provider contract for use in this State must be submitted to the Insurance Commissioner for prior approval. The review and approval of these forms represents one of the chief functions of this Section.

The Section is also charged with making an annual valuation of the reserve liabilities of life insurance companies operating in the State of Maryland. Since the reserves representing these liabilities are generally the largest liability items of the life insurers, this work is most important in connection with determining solvency.

When domestic life insurers are examined, the Life Section not only reviews the reserve liabilities, but also asset and liability items such as dividends paid, deferred premiums due and nonforfeiture benefits. During the course of the examination, discussions are frequently conducted with company officials regarding areas of concern.

This Section also reviews rate filings to ensure that the rates are not excessive, inadequate, or unfairly discriminatory

and in the case of health insurance rate filings, to determine whether the benefits provided are reasonable in relation to the premiums charged. For credit life and health insurance, Medicare supplement policies, and specified disease policies, rate filings are reviewed to determine compliance with the applicable regulations.

Pursuant to regulation, insurers issuing credit life or credit health insurance or Medicare supplement policies must file detailed annual reports regarding their operations. The reports are reviewed carefully to determine whether the rate standards required by regulation are being followed and whether the standards should be revised.

Utilization Reports are required from all insurers doing health insurance business in Maryland with respect to procedures employed by the companies to control health insurance costs.

The administration of the Dental Plan Organization Act, as well as the granting of special annuity permits to non-profit educational and religious organizations, fall under the purview of the Actuarial Section.

The Actuarial Section works closely with the Complaint and Investigation Section in handling those consumer complaints which call for technical expertise. In addition to those complaints handled by the Complaint and Investigation Section, the Actuarial Section directly handled approximately 2,300 complaints and inquiries in 1987.

License applications for foreign and domestic life and health insurers are reviewed by the Life Section and recommendations for licensure are made to the Commissioner.

During calendar year 1987, approximately 27,000 life and health policy forms, endorsements, and changes thereto were reviewed for statutory and regulatory compliance. In addition, over 1,400 premium rate filings were reviewed. The Section processed over 22,000 pieces of correspondence.

The reported amount of life insurance in force with Maryland domestic insurers as of December 31, 1987 was $59.6 billion, the reserves for which were $4,827,147,837.

As of December 31, 1987, over three million Maryland residents were covered by life insurance under eight million policies, the face amount of which was approximately $153,579,000,000.

The amount of new ordinary life insurance currently being purchased in Maryland is approximately $21,159,000,000 annually.

The average amount of life insurance in force per household in Maryland is approximately $92,700.

For services performed by the Life/Health Actuarial Section in verifying policy reserves, insurers were billed $1,109,453.

Life/Health Market Conduct Section

This Section performs on site market conduct examinations of life and health insurers pursuant to Section 30 of the Insurance Code. Detailed examinations are undertaken of the underwriting and claims handling activity of domestic and foreign insurers both within and outside of the State. A market conduct report is issued after each examination.

The cost of the examination is borne by the insurer. During 1987, 48 life and health insurers were examined. The cumulative amount billed the companies was approximately $182,000. In addition, $26,500 in fines were assessed against the companies.

Life/Health Complaint and Investigation Section

This Section receives complaints and inquiries from both policyholders and the public. Complaints and inquiries are made in person and by telephone.

Complaints are investigated, and when appropriate, settlements are negotiated for the policyholder. During 1987, over $1,000,000 in settlements were obtained for the benefit of policyholders.

During this period, the Unit received approximately 2,900 complaints and 11,000 inquiries.

Enforcement Unit

This Unit deals primarily with over 40,000 agents and brokers in Maryland, and their questions and problems. It is responsible for the final approval of agent license requests, acts as an advisor to the board which assembles the agent qualification examinations, inspects insurance agencies, investigates complaints, settles Consent Orders and presents the Division's case at disciplinary hearings.

As a result of investigations conducted by this Unit involving the activities of agents and brokers, twenty-nine cases were concluded by either public hearing or Consent Agreement. A total of $65,000 in fines were levied.

In addition to its regularly assigned duties, the Unit makes monthly trips to the Eastern Shore and Western Maryland to process the complaints of those citizens.

The following statistical data was compiled by the Enforcement Unit for 1987:

1. Complaints from insurers and insureds involving agents and brokers - 142.

2. Citizen complaints from field trips - 424.

3. Criminal Record Checks - 6,871.

4. Privileged Communications received from insurers upon termination of agent's appointment - 90.

5. Agency inspections - 37.

6. Hearings and Consent Orders - 29.

FINANCIAL TABLES

SHOWING ASSETS, LIABILITY AND

SURPLUS TO POLICYHOLDERS

AT DECEMBER 31, 1987

These statistics were compiled from the 1987 Annual Statements filed with the Insurance Division prior to audit and from the National Association of Insurance Commissioners, Insurance Industry Data Base, of companies licensed to do business in Maryland.

NOTE: Table one through seven for Property and Casualty and Title Companies disclose Maryland Business only for Direct Premiums Written and Direct Losses Incurred and Nationwide figures for Gain from Underwriting and Gain from Investments. All tables except 8 and 9 were rounded to the nearest thousand dollars.

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 1

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC STOCK								
ATLANTIC BONDING CO	MD	253	23	3,228	1,860	1,369	-79	149
AVEMCO INS CO	MD	1,504	1,530	146,231	88,898	57,333	22,068	8,406
BANKERS INDEPENDENT INS CO	MD	2,140	700	4,280	3,117	1,163	-30	174
BLUE RIDGE INS CO	MD	610	243	10,564	528	10,037	870	741
CAPITAL GUARANTY INS CO	MD	0	0	128,931	33,002	95,929	-1,368	7,774
CLARENDON NATIONAL INS CO	MD	1,018	363	470,178	303,529	166,649	5,628	34,771
CRITERION CASUALTY CO	MD	620	315	10,228	3,229	6,999	542	639
EASTERN AVIATION & MARINE INS CO	MD	69	0	5,292	154	5,139	-19	225
FIDELITY & DEPOSIT CO	MD	0	0	4,259	483	3,777	600	308
FIDELITY & DEPOSIT CO OF MARYLAND	MD	16,399	6,411	402,606	237,802	164,804	-12,579	47,234
GEICO INDEMNITY CO	MD	8,090	4,080	170,248	105,336	64,911	3,769	46,657
GOVERNMENT EMPLOYEES INS CO	MD	149,132	105,693	2,380,227	1,842,521	537,707	53,137	144,697
INS CO OF MARYLAND	MD	0	-13	4,925	565	4,360	-108	352
MARYLAND CASUALTY CO	MD	38,178	18,885	3,157,406	2,281,443	875,963	-26,401	151,245
MID-ATLANTIC MEDICAL INS CO	MD	933	230	4,629	1,382	3,248	-220	248
MONUMENTAL GENERAL CASUALTY CO	MD	803	406	5,364	1,918	3,447	29	329
OLD REPUBLIC MORTGAGE ASR CO	MD	0	0	19,653	12,977	6,676	-4,670	1,243
PARAMOUNT INSURANCE CO	MD	5,341	3,246	3,435	3,046	389	-59	262
PENINSULA INS CO	MD	11,233	6,351	15,394	11,701	3,693	-386	922
PRUDENTIAL MORTGAGE INS CO	MD	0	0	7,374	3,073	4,301	-44	237
UNITED STATES FIDELITY & GUARANTY CO	MD	63,017	46,617	7,682,000	6,439,679	1,242,321	-152,853	465,555
*TOTALS		299,410	195,096	14,636,452	11,376,243	3,260,214	-112,173	912,168

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 2

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC MUTUAL								
BALTIMORE EQUITABLE SOCIETY	MD	58	474	35,604	11,123	24,481	-1,321	5,065
BRETHREN MUTUAL INS CO	MD	31,803	22,233	37,504	22,554	15,031	-5,070	2,120
COMMONWEALTH MUTUAL INS CO OF AM	MD	2,742	255	1,477	1,207	770	-202	144
FARMERS & MECH MU I ASN OF CECIL CTY	MD	776	545	1,077	233	844	-1	40
FARMERS MUTUAL F I C OF DOG MILL	MD	820	268	2,809	272	2,537	52	164
GRANGERS MUTUAL INS CO	MD	3,607	1,244	7,398	2,658	4,740	-146	413
HARFORD MUTUAL INS CO	MD	19,057	6,062	73,554	47,217	25,336	2,416	5,119
INTERNATIONAL INS CO OF TAKOMA PK MD	MD	6,161	2,688	67,017	50,642	16,375	-3,278	5,055
MEDICAL MUTUAL LIAB INS SOC OF MD	MD	62,161	33,047	198,468	183,066	15,803	-15,626	13,476
MONTGOMERY MUTUAL INS CO	MD	23,339	10,353	51,154	30,522	20,632	1,571	3,746
MUTUAL FIRE INS CO IN CALVERT CTY	MD	1,282	413	2,668	787	1,881	-12	148
MUTUAL FIRE INS CO OF CARROLL CTY	MD	1,624	365	6,536	695	5,840	176	374
MUTUAL INS CO OF FREDERICK COUNTY	MD	1,977	963	12,577	1,324	11,253	-110	790
TANEYTOWN MUTUAL F I C OF CARROL CTY	MD	98	4	460	14	446	-18	42
*TOTALS		156,138	78,975	499,344	352,374	146,969	-21,569	37,696

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
AEGIS SECURITY INS CO	PA	447	180	1,022	10,169	5,853	764	714
AETNA CASUALTY & SURETY CO	CT	45,880	43,637	11,153,745	8,775,086	2,373,659	-402,707	724,586
AETNA CASUALTY & SURETY CO OF AM	CT	0	0	10,700	4,731	5,970	-1,295	672
AETNA CASUALTY & SURETY CO OF IL	IL	2,181	2,057	1,711,107	1,298,510	412,597	-41,982	128,241
AFFILIATED FM INS CO	RI	1,754	252	172,294	113,477	58,817	6,906	18,395
AGRICULTURAL INS CO								
AGWAY INS CO	NY	3,747	1,771	9,139	1,490	9,145	-33	438
AIU INS CO	NY	32	34	54,426	40,490	13,736	-10,063	4,341
ALBANY INS CO	NY	259	89	1,048,010	492,141	95,869	14,922	32,050
ALL AMERICAN INS CO	OH	197	83	95,909	66,126	27,374	-1,074	5,206
		0	0	42,235	30,381	11,855	-1,350	3,062
ALLIANZ INS CO	CA	233	237	303,050	230,451	72,099	246	19,250
ALLIED INS CO	CA	0	0	93,002	75,920	17,082	-2,121	5,416
ALLSTATE INDEMNITY CO	IL	34,714	20,094	54,601	31,371	23,430	0	3,059
ALLSTATE INS CO	IL	245,136	170,413	16,293,430	12,854,189	3,439,240	-215,080	1,154,349
ALLSTATE PROPERTY & CAS INS CO	IL	0	0	8,667	226	8,441	0	575
AMBAC INDEMNITY CORP	MI	32	0	1,031,874	550,003	481,871	-14,071	81,319
AMERICAN & FOREIGN INS CO	DE	2,671	2,450	301,673	241,058	60,615	-1,948	19,395
AMERICAN ALLIANCE INS CO	AZ	2,735	1,307	8,105	1,975	6,129	-33	570
AMERICAN AUTOMOBILE INS CO	MO	4,588	1,256	541,853	448,416	93,437	-22,372	35,250
AMERICAN BANKERS INS CO OF FL	FL	4,782	1,883	375,152	288,108	87,045	-4,523	23,220
AMERICAN BUS & MERC REASSURANCE CO	DE	0	0	50,229	30,783	19,446	-2,063	3,557
AMERICAN CASUALTY CO OF READING	PA	7,061	17,586	578,612	477,432	101,181	-19,762	29,334
AMERICAN CENTENNIAL INS CO	DE	1,217	-55	606,229	745,304	60,925	-128,311	54,506
AMERICAN CENTRAL INS CO	MO	0	0	7,132	5	7,127	0	487
AMERICAN CONTINENTAL INS CO	MO	994	237	170,992	137,887	33,106	257	9,376
AMERICAN CREDIT INDEMNITY CO	NY	1,926	297	104,908	48,151	56,757	6,652	6,205
AMERICAN ECONOMY INS CO	IN	1,115	1,400	650,783	489,966	160,816	11,871	46,413
AMERICAN EMPIRE INS CO	OH	0	0	18,507	12,383	6,124	315	1,405
AMERICAN EMPLOYERS INS CO	MA	6,885	4,641	408,788	298,052	110,735	-16,543	36,140
AMERICAN EUROPEAN REINSURANCE CORP	DE	0	0	24,682	12,876	11,784	-405	566
AMERICAN EXCEL INS CO	IA	2,522	1,050	50,725	46,075	4,644	-124	273
AMERICAN FAMILY HOME INS CO	FL	539	226	50,003	39,429	10,573	745	1,669
AMERICAN FIDELITY CO	VT	862	1,062	9,813	0	9,813	0	702
AMERICAN GUARANTEE & LIABILITY IN CO	NY	9,723	4,426	221,010	178,570	42,440	-2,966	14,951
AMERICAN HOME ASR CO	NY	4,559	5,420	3,766,470	3,142,062	624,408	-14,496	127,701
AMERICAN INDEMNITY CO	TX	0	0	111,548	88,081	23,468	-5,945	8,365
AMERICAN INDEPENDENT REINSURANCE CO	NY	0	0	35,735	49,097	-13,362	-26,284	2,576
AMERICAN INS CO	NJ	34,488	15,105	1,553,855	1,288,137	265,719	-56,940	97,813
AMERICAN INTEGRITY INS CO	PA	2,346	444	49,487	34,409	15,077	-8,453	4,183

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - (000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
AMERICAN INTERNATIONAL INS CO	NY	0	0	204,822	124,407	79,415	-42,260	6,216
AMERICAN LIVE STOCK INS CO	IL	309	-449	27,774	10,724	17,050	2,627	1,746
AMERICAN LOYALTY INS CO	MN	0	0	42,114	2,235	11,877	-406	2,407
AMERICAN MODERN HOME INS CO	OH	0	0	98,989	74,474	24,515	1,640	4,545
AMERICAN MOTORISTS INS CO	IL	98,623	22,359	962,402	701,937	260,465	-10,632	59,892
AMERICAN NATIONAL FIRE INS CO	NY	8,932	6,112	72,309	57,499	12,310	-1,003	4,178
AMERICAN NATIONAL PROPERTY & CAS CO	MO	70	41	133,624	77,014	55,610	-2,460	10,894
AMERICAN OVERSEAS REINSURANCE CO	PA	0	0	110,543	67,788	42,755	2,631	5,411
AMERICAN POLICYHOLDERS INS CO	MA	201	256	119,412	43,502	73,910	-62	3,189
AMERICAN PROTECTION INS CO	IL	1,598	205	7,663	2,258	5,405	0	488
AMERICAN REINSURANCE CO	DE	0	0	2,772,163	2,266,179	505,985	3,757	171,264
AMERICAN RELIANCE INS CO	NJ	3,107	1,773	84,769	47,309	37,461	-162	6,094
AMERICAN ROAD INS CO	MI	10,184	3,445	1,178,204	927,296	250,908	-21,109	71,400
AMERICAN SECURITY INS CO	DE	6,518	1,024	249,758	153,376	96,382	1,006	13,312
AMERICAN STATES INS CO	IN	2,947	747	1,776,393	1,154,261	622,132	6,929	133,963
AMERICAN STATES INS CO OF TX	TX	0	0	9,267	82	9,185	0	865
AMERICAN UNION REINSURANCE CO	NY	0	0	186,146	136,146	50,000	-477	8,079
AMERICAN UNIVERSAL INS CO	RI	140	-143	182,768	154,687	28,081	-29,957	6,913
AMERICAN ZURICH INS CO	IL	491	153	35,697	17,857	17,840	-297	1,974
AMERISURE INS CO	MI	5	0	328,229	276,498	51,731	-12,470	22,892
AMEX ASSURANCE CO	IL	147	1,034	162,871	132,100	30,772	4,956	10,572
AMGUARD INS CO	PA	871	84	38,347	30,941	7,406	-4,372	2,523
ARGONAUT INS CO	CA	584	-1,097	1,538,082	1,252,023	286,059	-42,483	181,972
ARGONAUT MIDWEST INS CO	IL	-18	-1,762	210,275	92,879	117,396	-3,048	41,455
ASSOCIATED INDEMNITY CORP	CA	18,492	9,138	106,028	64,735	41,294	-3,242	7,355
ASSOCIATES INS CO	IN	1,574	291	149,337	105,255	44,082	6,785	8,266
ASSURANCE COMPANY OF AMERICA	NY	8,294	2,484	15,311	309	15,002	0	1,179
ATHENA ASSURANCE CO	MN	0	0	41,353	29,261	12,092	-807	3,677
ATLANTA CASUALTY CO	GA	6	162	109,471	74,194	35,277	-1,471	7,404
ATLANTA INTERNATIONAL INS CO	NY	0	-3,017	73,470	70,470	3,000	-2,867	2,966
ATLANTIC CASUALTY AND FIRE INS CO	SC	0	0	12,613	2,806	10,007	10	700
ATLANTIC INS CO	TX	0	0	27,137	20,694	6,443	-1,973	2,032
ATLAS ASSURANCE CO OF AMERICA	NY	355	147	112,559	70,631	41,927	-1,074	6,195
AUTOMOBILE CLUB INS CO	OH	0	0	62,987	42,080	20,906	-108	4,181
AUTOMOBILE INS CO OF HARTFORD CT	CT	14,370	9,911	198,980	159,312	39,668	-5,330	12,172
BALBOA INS CO	CA	2,918	6,013	236,571	127,645	108,926	-11,419	26,129
BALOISE INS CO OF AMERICA	NY	276	39	13,251	5,298	7,953	826	699
BALTICA SKANDINAVIA REIN C O AMR INC	NY	0	0	68,493	35,988	32,504	1,857	1,139

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($0000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
BANKERS & SHIPPERS INS CO OF NY	NY	0	1	17,074	6,871	10,203	-2,304	543
BANKERS MULTIPLE LINE INS CO	IA	45	120	50,498	33,493	25,004	6,777	5,802
BANKERS STANDARD INS CO	FL	44,225	1,642	99,202	73,394	23,303	-2,116	5,333
BAUSCH & LOMB INS CO	NY	0	0	6,241	2,627	3,614	261	519
BAY STATE INS CO	MA	110	109	67,692	24,118	41,773	394	3,501
BCS INSURANCE CO	OH	347	13	48,737	20,531	26,205	-705	4,772
BIRMINGHAM FIRE INS CO OF PA	PA	12,174	7,620	517,606	433,424	84,382	-2,357	20,560
BITUMINOUS CASUALTY CORP	IL	4,791	1,071	254,364	192,478	61,886	-2,914	16,020
BITUMINOUS FIRE & MARINE INS CO	IL	1,234	1,033	66,292	45,676	20,616	1,255	4,535
BOND INVESTORS GUARANTY INS CO	IL	372	0	278,134	137,162	140,973	-45	20,071
BOSTON OLD COLONY INS CO	MA	85	6	109,886	90,253	19,633	-1,217	4,433
CALVERT INS CO	PA	95	28	27,111	16,056	11,056	-461	1,148
CAMDEN FIRE INS ASN	NJ	423	753	570,170	268,343	301,826	-11,226	45,150
CANAL INS CO	SC	0	0	190,689	153,347	37,342	-1,028	11,946
CAPITAL ENTERPRISE INS CO	KY	1,172	1,080	40,181	18,273	21,907	-3,149	3,343
CAPITAL LANDMARK INS CO	KY	667	547	9,106	2,982	6,125	-486	825
CAPITAL MARKETS ASR CORP	NY	0	0	214,359	15,456	198,903	-4,385	438
CAROLINA CASUALTY INS CO	FL	1,319	471	90,741	54,068	36,673	395	7,536
CENTENNIAL INS CO	NY	7,445	3,713	271,835	211,273	60,563	-390	14,506
CENTRAL NATIONAL INS CO OF OMAHA	NE	3,153	323	195,557	160,438	35,119	-1,156	7,496
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	378	110	28,944	17,705	11,239	2,150	1,252
CENTURY INDEMNITY CO	CT	119	-175	52,908	41,484	10,925	-1,179	3,421
CENTURY REINSURANCE CO	DE	0	0	75,746	47,031	28,765	-6,506	4,938
CHARTER OAK FIRE INS CO	CT	18,264	9,560	463,096	382,236	80,860	-4,285	22,882
CHEROKEE INS CO	TN	0	-27	13,036	67,2 2	-53,386	-33,648	437
CHICAGO INS CO	IL	1,260	1,261	89,961	73,188	16,773	-11,414	6,017
CHRISTIANIA GENERAL INS CORP OF NY	NY	0	0	155,667	99,152	64,515	-1,219	9,757
CHRYSLER INS CO	MI	973	458	138,832	68,349	70,484	14,133	6,892
CHURCH INS CO	NY	733	620	40,036	22,731	17,304	-3,721	1,463
CIGNA FIRE UNDERWRITERS INS CO	CT	808	598	51,011	25,590	24,420	-701	3,408
CIGNA INS CO	CA	3,397	1,343	765,362	624,216	141,146	-19,762	32,360
CIGNA PROPERTY AND CASUALTY INS CO	CT	5,190	3,155	5,070,860	5,076,202	594,658	-310,248	407,130
CIGNA REINSURANCE CO	DE	0	0	757,152	593,715	163,437	-4,088	57,816
CIM INS CORP	NY	2,310	1,697	32,761	20,081	12,680	-874	5,205
CINCINNATI INS CO	OH	29	-10	1,153,004	800,381	346,623	684	71,480
CITY INS CO	NJ	3,132	1,981	66,226	36,639	27,588	-2,011	5,217
CIVIL SERVICE EMPLOYEES INS CO	CA	0	0	81,045	50,561	30,485	-1,234	4,135
CLASSIC INS CO	WI	0	0	16,775	6,711	10,064	106	1,217

[illegible] INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - $000'S TABLE NO. 3

COMPANY NAME	ST	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIABS.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
PUBLICLY TRADED								
COLONIAL INS CO OF CA	CA	7,[illegible]	[illegible]	52,[illegible]	40,[illegible]	11,[illegible]	-[illegible]	2,[illegible]
COLONIAL PENN PROPERTY INS CO	PA	8,[illegible]	[illegible]	121,[illegible]	[illegible]	40,[illegible]	-[illegible]	[illegible]
COLONIAL PENN INS CO	PA	[illegible]	2,[illegible]	868,[illegible]	[illegible]	240,[illegible]	-53,[illegible]	42,[illegible]
COMMERCIAL & INDUSTRY INS CO	NY	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	42,[illegible]
COMMERCIAL INS CO OF [illegible]	NJ	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
COMMERCIAL GUAR INS CORP	WI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
COMMERCIAL MORTGAGE INS INC	WI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
COMMERCIAL UNION INS CO	MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
COMPASS INS CO	NY	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
CONNECTICUT INDEMNITY CO	CT	26	170	[illegible]	[illegible]	9,[illegible]	-[illegible]	[illegible]
CONNIE LEE INS CO	WI	[illegible]	18	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
CONSOLIDATED AMERICAN INS CO	NJ	117	88	[illegible]	[illegible]	13,[illegible]	-[illegible]	[illegible]
CONSTITUTION REINSURANCE CORP	NY	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CONTINENTAL CASUALTY CO	IL	34,323	16,[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
CONTINENTAL HERITAGE INS CO	UT	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CONTINENTAL INS CO	NH	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
CONTRACTORS BONDING & INS CO	WI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
COPENHAGEN REINSURANCE CO OF AMERICA	NY	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
COUNTRYWIDE INS CO	CA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
COVENANT INS CO	CT	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
CT GENERAL FIRE & CAS INS CO	CT	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
CUMIS INS SOCIETY INC	WI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
DAIRYLAND INS CO	WI	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
DEPENDABLE INS CO INC	FL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
DIXIE INS CO	FL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
DRYDEN GUARANTY INS CO	AZ	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
ELECTRIC INS CO	MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
EMC REINSURANCE CO	IA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
EMCASCO INS CO	IA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
EMPIRE FIRE & MAR INS CO	NE	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
EMPLOYERS CASUALTY CO	TX	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
EMPLOYERS FIRE INS CO	MA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
EMPLOYERS REINSURANCE CORP	MO	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
EXIE INS CO	PA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
EXCELSIOR INS CO	NY	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
FAIRMONT INS CO	CA	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
FARMINGTON CASUALTY CO	CT	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-[illegible]	[illegible]
FEDERAL INS CO	NJ	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
FEDERAL KEMPER INS CO	IL	6,866	9,639	139,598	104,948	33,650	-8,972	10,757
FEDERATED RURAL ELECTRIC INS CORP	WI	184	282	70,503	53,937	16,566	-717	3,715
FIDELITY & CASUALTY CO OF NY	NY	4,803	2,887	638,799	512,208	126,592	-7,309	37,105
FIDELITY & GUARANTY INS CO	IA	5,209	5,906	11,724	249	11,475	0	850
FIDELITY & GUARANTY INS UNDWRS INC	OH	10,003	9,329	50,759	1,009	49,751	0	3,167
FIDELITY ENVIRONMENTAL INS CO	NJ	0	0	9,657	160	9,498	-391	220
FINANCIAL GUARANTY INS CO	NY	1,984	0	798,716	448,227	350,488	-14,971	54,757
FINANCIAL SECURITY ASR OF IA INC	IA	0	0	77,994	14,742	63,253	-1,736	6,744
FINANCIAL SECURITY ASR OF OK INC	OK	46	0	47,864	6,018	41,846	-1,321	2,778
FINANCIAL SECURITY ASSURANCE INC	NY	0	0	271,754	68,465	203,319	-3,912	20,929
FIRE & CASUALTY INS CO OF CT	CT	356	338	27,324	22,356	4,968	-2,510	1,620
FIREMAN'S FUND INS CO	CA	10,457	5,489	6,005,641	4,775,715	1,229,926	-207,063	687,162
FIREMAN'S FUND INS CO OF WI	WI	438	32	11,804	6,747	5,058	-324	972
FIREMEN'S INS CO OF NEWARK NJ	NJ	3,824	1,719	1,863,614	1,463,274	400,340	-20,695	102,153
FIREMEN'S INS CO OF WASHINGTON DC	DC	1,191	696	24,529	11,828	12,702	218	1,362
FIRST FINANCIAL INS CO	IL	33	-1	19,526	13,880	5,646	-1,373	646
FIRST GENERAL INS CO	GA	0	23	36,057	4,516	31,541	-82	3,272
FIRST NATIONAL INS CO OF AMERICA	WA	3,187	1,713	113,202	81,315	31,887	-1,339	12,139
FIRST REINSURANCE CO OF HARTFORD	CT	0	0	26,540	1,723	24,816	-212	492
FOLKSAMERICA REINSURANCE CO	NY	0	0	56,815	31,299	27,516	-261	3,980
FOREMOST GUARANTY CORP	MI	744	3	129,456	71,488	57,968	1,116	7,934
FOREMOST INS CO	MI	2,278	1,259	579,138	410,566	168,572	16,793	32,003
FOREMOST MORTGAGE INS CO	MI	0	0	9,645	4,048	5,597	-254	649
FOREMOST SIGNATURE INS CO	MI	0	0	13,605	9,557	4,048	-1,569	702
FORUM INS CO	IL	1,905	533	116,672	91,337	25,335	-20,980	7,702
FRONTIER INS CO	NY	61	14	76,399	59,526	16,873	3,611	3,980
GALAXY INSURANCE CO	NY	0	0	7,440	2,355	5,085	-485	313
GEICO GENERAL INS CO	IA	1,157	147	24,324	467	23,857	-18	1,758
GEN ELEC GUARANTY INS CORP	NC	0	0	7,110	1,445	5,665	-47	686
GEN ELEC MORTGAGE INS CORP OF NC	NC	103	0	158,949	74,171	84,778	-31,074	15,783
GENERAL ACCIDENT INS CO OF AMERICA	PA	15,473	32,596	2,721,830	1,657,515	1,064,315	-66,496	139,355
GENERAL ELECTRIC MORTGAGE INS CORP	OH	5,067	156	470,342	259,203	211,139	-9,169	33,637
GENERAL ELECTRIC MORTGAGE REIN CO	FL	0	0	34,418	5,470	28,947	-475	2,484
GENERAL INS CO OF AMERICA	WA	1,295	82	996,935	748,050	248,885	-12,054	73,052
GENERAL REINSURANCE CORP	DE	787	1,781	7,188,552	5,264,304	1,924,248	42,719	466,348
GENERAL STAR NATIONAL INS CO	OH	180	456	78,900	46,681	32,219	765	4,411
GEORGIA AMERICAN INS CO	GA	0	0	6,812	2,162	4,650	288	71
GERLING AMERICA INS CO	NY	0	0	10,777	461	10,316	-21	728

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
GERMANTOWN INSURANCE CO	PA	80	1	13,479	8,686	11,793	347	844
GLENS FALLS INS CO	DE	5,447	2,383	106,112	87,703	18,409	-1,217	2,098
GLOBE AMERICAN CAS CO	OH	947	1,230	40,794	28,339	12,455	366	2,969
GLOBE INDEMNITY CO	DE	9,993	5,242	1,023,469	821,433	202,536	-6,078	62,069
GRAMERCY INS CO	TX	42	0	4,484	2,584	2,300	-155	187
GRANITE STATE INS CO	NH	1,414	822	10,549	987	9,560	0	751
GREAT AMERICAN INS CO	OH	5,921	2,442	2,567,215	1,762,536	624,679	-32,342	105,983
GREAT NORTHERN INS CO	MN	898	-169	236,459	196,484	39,975	2,723	8,321
GREAT WEST CASUALTY CO	NE	0	0	199,369	149,631	44,738	1,989	10,005
GREEN TREE INS CO	PA	0	0	10,491	1,655	8,787	-415	575
GUARANTEE INS CO	DE	5	-183	24,596	25,532	-936	-8,394	1,232
GULF INSURANCE CO	MO	929	305	440,260	332,417	113,843	-14,141	41,486
HAMILTON INS CO	DC	1,311	809	7,923	4,475	3,448	-413	655
HANOVER INS CO	NH	1,034	-85	1,503,568	1,173,125	330,442	-42,871	85,425
HANSA REINSURANCE CO OF AMERICA	NY	0	0	54,627	28,746	25,881	598	3,557
HANSECO INS CO	DE	0	0	550,805	429,895	120,911	-37,933	36,727
HARBOR INS CO	CA	936	5,532	437,553	345,788	91,765	1,547	18,359
HARCO NATIONAL INS CO	NY	366	25	76,914	52,000	24,914	6,969	3,772
HARTFORD ACCIDENT & INDEMNITY CO	CT	89,883	37,141	3,435,133	3,180,877	754,256	-44,324	191,075
HARTFORD CAS INS CO	IN	23,168	13,507	651,496	531,274	120,221	-8,135	40,147
HARTFORD FIRE INS CO	CT	35,620	15,694	8,711,618	4,270,672	2,440,946	-56,269	379,975
HARTFORD INS CO OF THE MIDWEST	IN	4,707	464	59,802	44,559	15,244	-678	4,225
HARTFORD SM BOIL INSPECTION & INS	CT	3,497	1,419	580,867	378,384	202,483	36,643	36,930
HAWKEYE-SECURITY INS CO	IA	1	0	80,604	46,712	33,892	-2,381	4,081
HERITAGE INDEMNITY CO	CA	0	0	29,175	24,174	5,001	-474	1,756
HIGHLANDS INS CO	TX	100	3	713,807	483,742	230,065	-24,232	48,068
HOME GUARANTY INS CORP	VA	767	14	16,750	14,427	2,323	374	1,437
HOME INDEMNITY CO	NH	12,727	7,025	501,086	415,827	85,259	-21,787	49,264
HOME INS CO	NH	14,941	9,413	3,077,900	3,309,518	768,381	-169,966	360,995
HOME INS CO OF IN	IN	38	4	49,908	37,589	12,319	-1,981	5,587
HORACE MANN INS CO	FL	6,202	4,925	381,183	288,685	92,297	-2,841	26,135
HOUSTON GENERAL INS CO	TX	5	-34	121,446	80,031	41,415	-3,543	7,610
HUDSON INS CO	DE	0	0	31,957	6,228	25,729	-390	1,903
HURON INS CO	PA	461	197	100,190	71,579	28,611	-728	4,755
ILLINOIS NATIONAL INS CO	IL	61	5	18,003	0	18,003	0	1,337
IMPERIAL CASUALTY & INDEMNITY CO	NE	3,214	1,444	432,193	370,686	61,307	-60,940	34,410
INDEMNITY INS CO OF NORTH AMERICA	NY	1,709	1,230	333,395	193,262	140,132	-4,943	16,133
INDUSTRIAL FIRE & CAS INS CO	IL	0	0	27,900	19,453	8,448	-1,390	2,239

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
INDUSTRIAL INDEMNITY CO	CA	984	265	1,520,103	1,304,039	216,063	-53,510	118,914
INS CO OF EVANSTON	IL	5	4	42,437	19,945	22,492	261	2,056
INS CO OF GREATER NY	NY	159	454	39,054	26,855	12,199	-834	2,573
INS CO OF NORTH AMERICA	PA	69,692	54,104	4,753,641	4,005,724	747,917	-101,140	229,892
INS CO OF THE STATE OF PA	PA	4,926	2,737	1,034,107	871,375	162,733	-4,713	43,036
INS CORPORATION OF HANNOVER	IL	0	0	113,140	84,023	30,118	-3,447	5,413
INTEGON MORTGAGE GUARANTY CORP	GA	134	0	20,179	12,646	7,533	-277	1,165
INTEGRAL INS CO	MD	657	313	59,061	44,607	15,054	-1,795	2,703
INTER CAPITAL ASSURANCE CO	AZ	0	0	11,212	8,192	3,020	-1,205	608
INTERCONTINENTAL INS CO	IL	1	0	28,810	22,813	5,996	-1,896	1,415
INTERNATIONAL BUS & MERC REASSUR CO	IL	80	89	193,913	164,535	29,377	-8,707	9,293
INTERNATIONAL FIDELITY INS CO	NJ	1,222	412	42,585	33,942	8,642	882	2,109
INTERNATIONAL INDEMNITY CO	GA	0	26	31,567	18,549	13,018	2,286	1,598
INTERNATIONAL INS CO	IL	8,191	10,570	421,748	342,057	79,692	-14,863	30,838
INTERSTATE FIRE INS CO	FL	0	0	16,589	8,041	8,548	-8,117	764
INTERSTATE INDEMNITY CO	IL	25	62	43,730	33,165	10,565	-2,973	3,312
INVESTORS EQUITY INS CO	CA	5	-1	11,204	3,089	8,116	665	1,040
INVESTORS MORTGAGE INS CO	IL	216	712	140,451	110,431	30,019	-8,353	14,880
ITT LYNDON PROPERTY INS CO	MO	1,163	100	173,356	125,495	47,861	1,116	14,342
JC PENNEY CASUALTY INS CO	OH	4	2	345,674	200,093	145,581	-17,414	30,822
JEFFERSON INS CO OF NY	NY	163	-427	120,659	93,206	27,453	-3,167	5,126
JEFFERSON PILOT FIRE & CAS CO	NC	1,664	672	76,710	35,880	40,830	-542	4,810
JOHN DEERE INS CO	IL	1,754	1,364	246,861	193,245	103,616	4,356	23,670
JOHN HANCOCK INDEMNITY CO	DE	2,425	2,725	30,248	16,571	13,676	-3,518	2,387
JOHN HANCOCK PROP & CAS INS CO	IL	1,712	2,388	35,505	16,577	18,928	-3,518	2,750
JOHN HANCOCK REINSURANCE CO	DE	0	0	14,637	8,386	6,252	-221	477
KANSA-BROUGHER SYNDICATE INC	NY	16	22	10,658	7,299	3,359	-1,936	480
KANSAS CITY FIRE & MARINE INS CO	MO	2,902	1,176	52,446	40,234	12,212	-406	3,578
KEMPER REINSURANCE CO	IL	0	0	1,026,502	747,865	278,636	-1,062	69,778
KENTUCKY CENTRAL INS CO	KY	0	0	28,483	16,374	12,109	-1,110	2,148
KEYSTONE INS CO	PA	8,767	4,299	247,925	179,582	68,343	-10,260	14,669
LANCER INS CO	IL	2,665	593	62,958	44,942	18,016	2,319	2,865
LEADER NATIONAL INS CO	OH	0	0	45,610	35,370	10,240	-11,122	954
LEGION INSURANCE CO	PA	19	161	26,237	6,174	20,063	-1,208	840
LEXINGTON INS CO	DE	8,160	5,369	535,738	397,032	137,706	37,391	35,487
LIBERTY INS CORP	DE	12,996	8,506	31,427	19,008	12,419	-519	2,220
LIBERTY NATIONAL FIRE INS CO	AL	0	0	126,259	61,255	65,004	4,860	7,043
LINCOLN GENERAL INS CO	PA	3,006	1,195	12,007	4,509	7,498	2,958	322
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	86	106	88,882	53,040	35,843	-4,012	6,664

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	3	3	40,473	7,149	33,324	270	3,583
LONDON INSURANCE GP P & C	MI	0	0	657,847	391,823	266,019	18,279	11,633
MANUFACTURERS ALLIANCE INS CO	PA	29,180	12,032	325,933	269,890	55,044	-600	21,716
MARINE INDEMNITY INS CO OF AMERICA	NY	514	-12	17,008	7,009	8,000	1,389	1,399
MASSACHUSETTS BAY INS CO	MA	619	212	9,605	287	9,318	0	1,153
MCA INSURANCE CO	NJ	296	77	65,430	57,309	28,021	-1,826	4,236
MEAD REINSURANCE CORP	IL	0	23	205,907	201,552	4,354	-14,919	9,962
MEDICAL PROTECTIVE CO	IN	0	0	803,921	652,547	151,374	-24,555	51,541
MERCANTILE & GEN REI CO OF AMERICA	NY	0	0	187,863	135,395	52,468	-4,293	12,242
MERCHANTS INS CO OF NH INC	NH	42	53	110,065	86,543	23,522	-4,572	6,525
MERITPLAN INS CO	CA	0	0	19,107	4,699	14,408	0	1,514
METROPOLITAN CASUALTY INS CO	DE	4,423	2,964	17,009	7,704	9,305	-888	1,144
METROPOLITAN GENERAL INS CO	DE	66	16	5,485	537	4,948	-19	308
METROPOLITAN PROPERTY & LIAB INS CO	DE	5,377	5,235	1,016,944	822,494	194,450	-64,799	84,651
MIC GENERAL INS CORP	IN	0	0	60,962	34,540	26,422	953	4,655
MIC PROPERTY & CASUALTY INS CORP	MI	1,420	893	191,095	147,511	43,584	-1,772	14,432
MID CENTURY INS CO	CA	0	-78	112,487	84,126	28,361	-4,572	7,249
MID-CONTINENT INS CO	PA	1,040	411	14,144	3,407	10,737	1,372	1,321
MIDDLESEX INS CO	MA	-5	-10	190,070	164,502	25,568	-4,057	11,375
MILLERS NATIONAL INS CO	IL	-1	37	24,221	18,863	5,358	-1,827	1,394
MINNEHOMA INS CO	AZ	325	150	119,047	101,429	17,668	-6,439	6,750
MISSION AMERICAN INS CO	CA	153	146	144,787	115,621	29,166	-9,772	10,478
MONTGOMERY WARD INS CO	IL	0	0	182,655	67,728	114,927	-24,805	37,963
MORTGAGE GUARANTY INS CORP	WI	4,018	1,740	472,685	225,153	247,533	-12,463	27,655
MUTUAL INS CORP	NY	2,728	1,294	2,453,449	1,890,392	563,057	-45,976	194,828
MT AIRY INS CO	IN	361	252	9,810	674	9,137	224	783
MUNICIPAL BOND INVESTORS ASSUR CORP	NY	720	0	1,035,660	674,325	361,336	9,290	54,583
NATIONAL AMERICAN INS CO	NE	62	-11	22,425	13,262	9,163	842	709
NATIONAL CASUALTY CO	MI	416	4	134,320	106,624	27,696	-22,310	17,660
NATIONAL CONTINENTAL INS CO	NY	3,441	1,964	66,021	46,061	19,960	848	1,290
NATIONAL FIRE INS CO OF HARTFORD	CT	3,503	2,822	1,014,400	814,387	200,513	-33,637	55,628
NATIONAL GENERAL INS CO	MO	1,551	1,321	114,414	87,471	26,743	-1,340	9,502
NATIONAL INDEMNITY CO	NE	6,822	2,654	2,460,279	1,044,775	1,415,503	-23,945	109,038
NATIONAL LIABILITY & FIRE INS CO	IL	0	0	115,308	9,053	106,255	-420	3,994
NATIONAL PROPERTY OWNERS INS CO	TN	8	25	9,690	2,462	7,228	1,002	666
NATIONAL REINSURANCE CORP	DE	0	0	810,933	647,023	163,910	-3,773	56,626
NATIONAL SURETY CORP	IL	4,444	608	541,569	457,020	84,549	-22,697	32,454
NATIONAL UNION FIRE INS CO OF PITTSB	PA	74,572	41,033	4,118,978	3,482,402	636,576	-17,258	126,862

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
NATIONWIDE GENERAL INS CO	OH	9,841	9,545	35,569	31,825	6,737	-436	2,634
NATIONWIDE PROPERTY & CAS INS CO	OH	19,981	20,712	40,066	31,900	8,160	-936	2,749
NEW RE-INSURANCE CORP	NY	0	0	32,031	29,203	3,828	-2,395	1,142
NETHERLANDS INS CO	NH	1,052	88	43,738	31,747	11,990	-1,449	3,345
NEW ENGLAND INS CO	MA	304	198	177,563	133,282	44,281	-2,034	12,789
NEW HAMPSHIRE INDEMNITY CO INC	NH	1	0	7,070	0	7,070	0	501
NEW HAMPSHIRE INS CO	NH	9,050	4,342	1,745,394	1,383,254	362,140	-65,597	67,087
NEW YORK MARINE & GENERAL INS CO	NY	149	107	193,557	125,734	67,823	8,255	9,524
NEW YORK UNDERWRITERS INS CO	NY	22,107	14,890	450,354	354,455	95,899	-5,424	28,758
NEW ZEALAND REINSURANCE CO OF AM	CA	0	0	59,032	35,496	24,135	-1,209	3,364
NEWARK INS CO	NJ	191	50	257,511	206,304	51,206	-1,670	16,054
NIAGARA FIRE INS CO	DE	2,884	1,039	111,504	90,338	21,165	-1,217	4,273
NORDIC UNION REINSURANCE CORP	DE	0	0	74,564	56,106	18,455	1,440	3,160
NORTH AMER LUMBER INS CO	MA	0	0	15,204	6,896	8,308	543	753
NORTH AMERICAN CO FOR PROP & CAS INS	NY	22	7	460,578	297,345	163,233	-15,841	25,153
NORTH AMERICAN REINSURANCE CORP	NY	0	0	854,017	639,299	214,718	-11,456	50,168
NORTH AMERICAN SPECIALTY INS CO	NH	2	29	16,279	3,427	12,852	-1,414	-168
NORTH ATLANTIC CAS & SURETY I C INC	IN	69	9	21,963	7,961	14,002	-1,982	501
NORTH RIVER INS CO	NJ	20,027	9,906	1,409,050	1,233,956	175,094	-53,437	121,334
NORTH STAR REINSURANCE CORP	DE	0	33	422,392	337,733	84,658	-17,905	22,653
NORTHBROOK INDEMNITY CO	IL	1,611	1,309	14,289	3,410	10,880	0	931
NORTHBROOK NATIONAL INS CO	IL	5,281	2,822	16,282	5,560	10,722	0	967
NORTHBROOK PROPERTY & CAS INS CO	IL	7,157	2,251	140,082	27,238	112,844	0	9,894
NORTHEASTERN INS CO OF HARTFORD	CT	0	0	89,745	75,500	14,245	-9,703	11,758
NORTHERN ASSURANCE CO OF AMERICA	VT	4,243	2,442	454,947	331,579	123,368	-18,381	40,040
NORTHERN INS CO OF NY	NY	21,208	7,869	43,154	748	42,406	0	2,681
NORTHLAND INS CO	MN	458	282	165,003	108,242	56,761	8,476	10,910
NORTHWESTERN NATL INS CO MILWAUKEE	WI	190	3,103	178,067	144,500	33,567	-28,886	8,363
NORTHWESTERN NTL CAS CO	WI	57	-177	266,143	203,481	62,663	-1,201	24,720
NWNL REINSURANCE CO	MN	0	0	200,182	153,756	46,425	-2,678	11,551
OCCIDENTAL FIRE & CAS CO OF NC	NC	0	922	110,955	94,124	16,832	-12,493	9,338
OHIO CASUALTY INS CO	OH	18,944	7,836	1,304,611	862,210	442,402	-9,101	59,996
OHIO FARMERS INS CO	OH	12	0	485,411	289,954	195,457	-1,397	22,504
OHIO HOSPITAL INS CO	OH	12,226	1,279	58,734	50,357	8,377	-18	3,760
OHIO INDEMNITY CO	OH	47	15	3,174	668	2,506	821	239
OHIO SECURITY INS CO	OH	2,523	1,508	35,804	19,040	16,765	-194	2,435
OLD REPUBLIC SURETY CO	WI	0	0	27,772	15,316	12,456	-1,606	1,129
OMAHA INDEMNITY CO	WI	-7	49	170,668	164,461	6,207	-14,012	6,383

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
PUBLIC SECTOR								
OMAHA PROPERTY & CASUALTY INS CO	NE	2,[illegible]	145	56,[illegible]	[illegible]	15,367	-1,022	3,379
PACIFIC EMPLOYERS INS CO	CA	19,[illegible]	11,[illegible]	417,191	392,875	119,325	-2,930	22,822
PACIFIC INDEMNITY CO	CA	1,039	127	797,993	704,853	204,991	10,367	34,761
PACIFIC MARINE INS CO	WA	3	-28	39,472	88,145	-53,174	-10,053	2,469
PARADIGM INS CO	IN	1,932	378	7,076	3,824	3,253	-75	294
PATHFINDER INS CO	CO	2	3	5,393	230	5,163	-109	304
PAXTON NATIONAL INS CO	PA	574	147	7,151	5,090	3,590	-266	282
PEERLESS INS CO	NH	2,551	2,307	316,776	233,719	85,057	-10,869	22,576
PENN CASUALTY INS CO	DE	0	0	23,248	11,430	11,868	-1,610	1,748
PENNSYLVANIA GENERAL INS CO	PA	4,862	4,533	187,730	149,581	19,149	-7,772	24,542
PENNSYLVANIA MANUFACTURERS ASN INS C	PA	56,232	30,833	1,034,808	861,285	173,523	-1,800	65,333
PETROLEUM CAS CO	TX	37	53	42,789	34,550	8,239	-131	2,781
PHICO INS CO	PA	14,091	9,193	441,759	377,314	64,445	-15,955	30,855
PHILADELPHIA REINSURANCE CORP	PA	0	0	172,661	109,552	63,109	-4,726	8,357
PHILADELPHIA UNITED FIRE INS CO	PA	41	5	1,646	69	1,577	16	111
PHOENIX ASR CO OF NEW YORK	NH	43	3	117,454	45,401	72,053	-4,807	10,062
PHOENIX GENERAL INS CO	CT	0	0	24,538	4,437	20,101	-1,661	1,626
PHOENIX INSURANCE CO	CT	8,388	5,515	1,403,632	1,391,218	522,415	-15,436	135,559
PHOENIX REINSURANCE CO	CT	0	0	87,854	40,920	40,934	3,250	4,119
PINNACLE INS CO	GA	0	0	7,364	3,484	3,879	167	213
PLANET INS CO	MI	4,249	1,893	44,643	41,492	7,051	-367	3,392
PMI INS CO	CA	3	-13	22,850	5,440	17,410	-801	2,627
PMI MORTGAGE INS CO	AZ	4,462	840	440,733	215,185	225,548	-10,108	29,559
POTOMAC INS CO OF IL	IL	0	0	53,401	26,076	27,326	-869	3,381
PRE-PAID LEGAL CAS INC	OK	2	0	10,326	3,948	6,378	-166	483
PREMIER ALLIANCE INS CO	CA	570	100	9,238	4,256	4,981	-420	470
PRINCIPAL CASUALTY INS CO	IA	20	9	288,521	190,431	98,090	-10,031	19,788
PROGRESSIVE AMERICAN INS CO	FL	11	25	210,787	107,470	103,316	2,121	-3,562
PROGRESSIVE CAS INS CO	OH	11,519	3,180	1,032,003	757,038	274,965	12,724	36,995
PROGRESSIVE NORTHERN INS CO	WI	0	0	25,946	11,381	14,564	212	1,159
PROGRESSIVE NORTHWESTERN INS CO	WA	593	174	45,035	24,531	21,105	424	2,036
PROGRESSIVE PREFERRED INS CO	OH	0	0	117,474	89,275	28,199	1,272	4,176
PROGRESSIVE SPECIALTY INS CO	OH	48	63	160,477	114,937	45,540	2,333	6,419
PROTECTIVE INS CO	IN	68	73	248,706	173,441	75,265	5,324	9,936
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	0	-143	106,437	86,486	19,952	-746	2,574
PROVIDENCE WASHINGTON INS CO	RI	278	13	223,230	167,578	55,652	802	20,293
PROVIDENT GENERAL INS CO	TN	1,646	1,607	47,571	28,624	18,947	-8,566	2,915
PRUDENTIAL - LMI COMMERCIAL INS CO	OH	1,767	1,139	108,632	58,439	50,193	-16,761	4,895
PRUDENTIAL COMMERCIAL INS CO	DE	2,448	1,156	18,761	8,079	10,683	48	1,003

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - $000'S TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
PRUDENTIAL GENERAL INS CO	JA	1,719	2,803	21,352	11,979	9,993	-186	1,678
PRUDENTIAL PROPERTY & CAS INS CO	IN	10,914	7,813	2,912,997	2,827,677	585,905	-49,292	102,891
PRUDENTIAL REINSURANCE CO	NY	2	27	2,184,822	1,791,090	397,482	-40,347	131,620
PURITAN INS CO	CT	410	494	494,474	344,245	55,229	-129,051	28,735
PUTNAM REINSURANCE CO	NY	1	8	202,532	104,023	98,509	-4,827	10,020
RAMSEY INS CO	MN	0	0	41,121	29,259	11,862	-807	1,541
RANGER INS CO	DE	707	201	870,112	295,491	74,571	-13,491	23,676
REGIS INS CO	PA	1,235	144	13,481	7,079	5,402	274	-174
REINSURANCE CORP OF NY	NY	0	0	272,751	199,068	73,083	-6,476	15,809
RELIANCE INS CO	PA	37,201	13,147	2,293,670	1,734,954	553,706	-32,305	104,537
REPUBLIC INS CO	DE	5,027	4,443	677,114	504,814	172,299	-11,314	58,790
REPUBLIC MORTGAGE INS CO	NC	2,353	368	191,670	87,853	53,823	-19,789	9,123
REPUBLIC WESTERN INS CO	AZ	94	21	289,606	213,841	70,955	-9,917	22,916
RLI INS CO	IL	1,270	3,709	142,270	83,027	57,243	7,613	8,548
ROCHDALE INS CO	NY	0	0	7,023	4,810	2,213	-294	553
ROCKWOOD INS CO	PA	9,923	6,426	191,023	144,064	20,958	-21,017	19,428
ROCKWOOD INS CO OF INDIANA	IN	1,831	541	24,211	22,256	5,955	-3,754	1,847
ROYAL EXCHANGE ASR OF AM INC	NY	264	25	40,082	21,778	18,304	3,629	3,898
ROYAL INDEMNITY CO	DE	4,602	1,718	685,356	559,278	125,278	-8,452	39,263
ROYAL INS CO OF AMERICA	IL	41,459	20,231	1,567,307	1,271,705	315,602	-10,295	105,247
ROYAL SPECIAL RISKS INS CO	CT	0	0	12,392	476	11,876	-17	1,164
ROYAL SURPLUS LINES INS CO	CT	11	49	49,127	13,587	35,540	1,427	4,079
SAFECO INS CO OF AMERICA	WA	18,286	10,320	1,435,607	1,108,355	327,451	-17,700	108,516
SAFECO INS CO OF ILLINOIS	IL	1,856	1,026	155,453	111,734	43,718	-1,674	12,400
SAFEGUARD INS CO	CT	379	503	426,209	344,152	82,053	-2,783	28,015
SAN FRANCISCO REINSURANCE CO	CA	0	0	205,444	172,557	32,887	-52,046	11,102
SEABOARD SURETY CO	NY	1,911	1,013	155,916	97,753	58,154	1,456	13,404
SECURITY INS CO OF HARTFORD	CT	392	741	267,441	194,044	93,357	-20,715	13,538
SELECT INS CO	TX	0	0	99,120	82,440	16,660	-7,810	8,352
SELECTIVE INS CO OF AMERICA	NJ	29,419	10,320	637,209	445,866	151,343	-8,551	40,208
SELECTIVE WAY INS CO	NJ	5,238	4,462	108,452	77,692	30,760	-1,366	7,459
SENECA INS CO INC	NY	123	115	106,036	73,668	29,369	-4,691	7,012
SHEFFIELD INS CORP (ALABAMA)	AL	10	3	10,679	800	10,079	446	795
SIGNET REINSURANCE CO	NE	0	0	127,345	79,336	48,009	-386	6,949
SIRIUS REINSURANCE CORP	DE	0	0	108,932	81,377	27,555	1,715	4,201
SKANDIA AMERICA REINSURANCE CORP	DE	0	0	1,029,580	753,398	276,182	-32,893	50,797
SOUTH CAROLINA INS CO	SC	438	83	260,370	179,183	81,187	-3,576	13,567
SOUTHEASTERN CAS & INDEMNITY INS CO	FL	286	13	11,699	6,715	5,184	1,203	845

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
SOUTHEASTERN FIDELITY INS CO	GA	0	0	76,528	44,226	32,302	3,212	2,055
SOUTHERN GENERAL INS CO	GA	0	0	67,331	53,282	14,049	-101	3,429
SOUTHERN INS CO	TX	55	37	20,460	15,529	4,931	-67B	858
ST PAUL FIRE & MARINE INS CO	MN	21,865	11,094	7,112,504	5,914,904	1,197,600	-156,087	482,898
ST PAUL GUARDIAN INS CO	MN	639	54	16,354	5	16,349	0	1,508
ST PAUL MERCURY INS CO	MN	1,776	1,173	30,569	15	30,555	0	2,607
STANDARD FIRE INS CO	CT	13,669	6,015	913,041	675,279	237,763	-21,318	58,280
STANDARD GUARANTY INS CO	DE	0	0	72,817	52,314	20,503	553	5,047
STAR INS CO	MI	0	0	16,349	6,308	10,041	-33	537
STATE AUTO PROPERTY & CASUALTY I C	SC	2,861	1,663	120,119	82,308	37,811	-2,316	8,527
STATE CAPITAL INS CO	NC	0	0	49,177	37,201	11,976	-4,263	4,585
STATE FARM FIRE AND CAS CO	IL	111,710	57,416	8,069,913	5,064,570	3,025,343	521,706	503,186
STATE FARM GENERAL INS CO	IL	6,021	3,236	76,912	59,301	17,612	0	3,917
STATESMAN INS CO	IN	0	0	42,402	32,387	10,015	1,584	2,723
STONEWALL INS CO	AL	116	-431	200,809	158,356	42,453	287	8,848
STRATFORD INS CO	NH	0	0	25,126	18,808	6,318	-34	694
SUMMIT FIDELITY & SURETY CO	OH	0	0	47,555	31,543	16,012	2,377	2,573
SUN INS CO OF NY	NY	974	353	69,416	26,401	43,014	4,139	4,205
TICOR INDEMNITY CO	GA	15	37	7,400	1,468	5,932	-746	683
TMIC INS CO INC	CA	1,776	2,086	325,802	495,253	-169,451	-136,705	25,131
TOA-RE INS CO OF AMERICA	DE	0	0	49,815	28,005	21,810	-559	3,301
TRANS PACIFIC INS CO	NY	196	-72	15,774	9,801	5,973	786	981
TRANSAMERICA INDEMNITY CO	CA	0	0	13,662	95	13,568	0	987
TRANSAMERICA INS CO	CA	10,273	6,854	2,064,614	1,379,742	684,873	-82,289	124,360
TRANSAMERICA PREMIER INS CO	CA	5,782	2,724	297,915	206,522	91,393	-17,524	14,518
TRANSAMERICA REINSURANCE CO	NE	0	0	368,231	224,588	143,644	-10,554	2,893
TRANSATLANTIC REINSURANCE CO	NY	0	0	932,362	782,212	150,150	-18,706	54,184
TRANSCONTINENTAL INS CO	NY	10,453	5,137	361,379	296,389	64,991	-12,614	23,000
TRANSPORT INS CO	IA	-183	355	251,355	209,798	41,557	-2,010	10,476
TRANSPORTATION INS CO	IL	13,607	9,598	175,098	148,216	26,881	-6,307	10,368
TRAVELERS INDEMNITY CO	CT	46,038	32,875	7,602,823	6,232,450	1,370,373	-124,844	465,558
TRAVELERS INDEMNITY CO OF AMERICA	GA	2,557	885	285,192	231,506	53,686	-2,570	15,264
TRAVELERS INDEMNITY CO OF IL	IL	25,767	17,203	97,391	78,290	19,100	-856	5,546
TRAVELERS INDEMNITY CO OF RI	RI	1,497	-424	801,719	638,097	163,622	-22,473	61,418
TRAVELERS INS CO (ACCIDENT DEPT)	CT	10,579	8,074	28,595,491	27,635,400	960,091	0	3,292
TWIN CITY FIRE INS CO	IN	15,194	8,662	193,368	133,096	60,272	-2,034	11,940
U S INTERNATIONAL REIN CO	NH	0	0	437,838	337,028	100,811	705	24,650
U S MORTGAGE INS CO	PA	14	-5	20,364	12,955	7,410	-7,336	1,642

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
ULICO CAS CO	DE	534	290	71,442	21,309	50,033	-202	4,559
UNIGARD SECURITY INS CO	WA	470	120	549,010	425,455	124,154	-3,384	24,662
UNION STANDARD INS CO	TX	0	0	41,335	30,319	11,016	-2,116	1,903
UNIONE ITALIANA REINS CO OF AMERICA	NY	0	0	84,227	56,780	27,447	-2,050	4,741
UNITED AMERICAN INS CO	NY	0	0	5,020	2,331	3,294	-31,189	334
UNITED CASUALTY INS CO OF AMERICA	PA	2,208	917	36,412	7,323	29,089	1,793	2,592
UNITED COMMUNITY INS CO	NY	0	0	93,536	73,414	20,122	2,822	4,168
UNITED EQUITABLE INS CO	IL	4,378	3,662	78,134	67,121	11,013	-4,724	4,547
UNITED FINANCIAL CASUALTY CO	MO	0	0	20,427	10,427	10,001	212	1,121
UNITED FIRE & CAS CO	IA	0	0	178,088	116,972	54,716	7,454	9,805
UNITED GTY RESIDENTIAL INS CO OF IA	IA	1,304	1,085	412,070	167,287	244,782	-49,927	44,566
UNITED GTY RESIDENTIAL INS CO OF NC	NC	52	53	75,499	16,164	59,335	-1,226	2,147
UNITED GUARANTY COML INS CO OF IA	IA	26	10	25,210	16,036	9,174	-2,309	1,922
UNITED PACIFIC INS CO	WA	5,391	2,920	327,316	211,580	115,736	-3,671	24,710
UNITED REINSURANCE CORP OF NEW YORK	NY	0	0	39,353	15,733	23,620	2,303	2,544
UNITED SOUTHERN ASSURANCE CO	FL	0	0	22,572	12,651	9,921	279	846
UNITED STATES FIRE INS CO	NY	20,186	7,640	3,168,674	2,670,114	498,560	-121,710	191,860
UNITED STATES LIABILITY INS CO	PA	24	-4	120,187	50,131	70,056	4,819	6,476
UNITED STATES SEC FIRE & CAS INS CO	TN	0	0	7,922	5,660	2,262	-928	530
UNIVERSAL UNDERWRITERS INS CO	MO	13,507	8,918	724,142	497,766	226,376	29,017	53,368
USAA CAS INS CO	TX	11,688	6,921	625,063	459,843	165,220	358	59,652
USAA GENERAL INDEMNITY CO	TX	0	0	30,702	1,648	29,054	1,314	2,655
USF RE INS CO	MA	4	0	43,479	14,031	29,448	-3,313	2,378
VALIANT INS CO	IA	12,508	8,724	18,225	528	17,697	0	1,357
VALLEY FORGE INS CO	PA	18,808	8,920	299,951	247,209	52,742	-10,512	18,641
VANGUARD INS CO	TX	1,455	918	15,130	549	14,581	625	1,207
VANLINER INS CO	AZ	100	92	41,406	31,357	10,049	2,698	2,024
VERKER ASSURANCE INC	WI	2,000	388	515,057	352,280	162,777	-37,351	45,488
VIGILANT INS CO	NY	5,350	2,112	672,193	561,168	111,025	-5,630	25,501
VIRGINIA SURETY CO INC	IL	6,507	2,141	437,192	311,573	125,619	-2,941	28,315
VISTA INS CO	MI	0	0	15,486	4,927	10,559	853	597
VOYAGER GUARANTY INS CO	FL	594	160	32,118	26,908	5,211	-1,360	2,841
VOYAGER PROPERTY & CAS INS CO	SC	0	0	30,433	19,976	10,457	-1,588	2,641
WASHINGTON INTERNATIONAL INS CO	AZ	615	109	19,905	12,560	7,345	618	803
WAUSAU UNDERWRITERS INS CO	WI	2,045	2,793	102,930	79,554	23,376	-4,167	8,033
WESCO INS CO	NM	0	0	55,442	32,752	22,691	1,117	1,393
WEST AMERICAN INS CO	CA	20,700	12,203	1,304,340	881,867	422,473	-9,101	75,657
WESTCHESTER FIRE INS CO	NY	1,153	513	1,459,370	1,233,836	225,534	-53,588	130,288
WESTERN CASUALTY & SURETY CO	KS	0	0	586,992	395,577	191,415	3,250	49,845

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
WESTERN EMPLOYERS INS CO	CA	-541	-1,037	169,630	171,823	-2,193	-7,066	14,440
WESTERN FIRE INS CO	KS	0	0	342,927	195,695	146,831	152	29,131
WESTERN SURETY CO	SD	1,205	263	83,733	67,525	19,208	12,182	6,014
WESTFIELD INS CO	OH	0	0	322,186	229,201	92,985	-1,118	20,302
WESTMORELAND CAS CO	PA	1,629	702	54,626	58,983	-4,355	-5,151	-712
WOLVERINE UNDERWRITERS INS CO	MI	411	241	170,836	116,391	58,444	-4,019	4,358
YASUDA FIRE & MARINE INS CO OF AM	NY	18	164	108,476	78,117	30,359	-12,792	7,576
YORKTOWN INDEMNITY CO	IL	0	3	8,472	7,309	1,063	-1,408	531
YOSEMITE INS CO	CA	0	0	51,301	22,668	28,633	3,253	4,277
ZURICH AMERICAN INS CO OF IL	IL	346	181	27,163	17,857	9,306	-297	2,133
ZURICH REINSURANCE CO OF NEW YORK	NY	0	0	57,336	29,599	27,737	661	4,464
*TOTALS		2,378,069	1,377,024	283,103,476	219,190,071	63,919,968	-5,120,540	16,128,548

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
ALLEGHENY MUTUAL CAS CO	PA	1,268	0	9,225	5,400	3,827	220	418
ALLENDALE MUTUAL INS CO	RI	2,159	252	827,146	436,636	340,510	27,521	45,178
AMERICAN HARDWARE MUTUAL INS CO	MN	947	627	257,657	182,928	74,753	-11,913	28,289
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	3,332	2,360	410,662	290,112	120,551	-3,912	28,177
AMERICAN MUTUAL INS CO OF BOSTON	MA	929	785	111,200	99,597	11,604	-14,506	7,469
AMERICAN MUTUAL LIABILITY INS CO	MA	2,349	1,747	598,970	543,745	55,224	-81,623	45,324
AMICA MUTUAL INS CO	RI	9,313	4,803	999,833	688,033	311,800	50,221	68,309
ARKWRIGHT MUTUAL INS CO	MA	4,075	7,906	1,111,341	620,470	490,871	28,375	56,098
ATLANTIC MUTUAL INS CO	NY	8,031	4,583	863,186	629,800	233,387	29	42,145
CAMBRIDGE MUTUAL FIRE INS CO	MA	-20	-15	136,670	65,891	70,780	965	8,715
CENTRAL MUTUAL INS CO	OH	0	-9	212,031	158,697	53,334	-7,087	15,218
CHESTER COUNTY MUTUAL INS CO	PA	337	113	15,336	8,162	7,174	17	731
CHURCH MUTUAL INS CO	WI	0	0	144,850	108,323	36,527	1,691	7,712
COVENANT MUTUAL INS CO	CT	0	0	34,135	16,603	17,532	-984	801
DONEGAL MUTUAL INS CO	PA	2,393	1,502	93,248	74,135	19,113	-5,482	5,455
ELECTRIC MUTUAL LIABILITY INS CO	MA	1,804	1,642	663,943	453,381	210,562	31,000	58,811
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	7,520	12,503	2,513,534	2,145,907	367,627	-98,832	158,434
EMPLOYERS MUTUAL CAS CO	IA	40	2	496,998	367,915	129,083	-6,317	33,156
EVERETT CASH MUTUAL INS CO	PA	249	-80	8,749	5,355	3,393	9	509
EXCESS MUTUAL REINSURANCE CO	DE	0	0	26,517	15,465	11,052	3,681	1,289
FARMERS MUTUAL HAIL INS CO OF IA	IA	22	28	120,005	41,659	78,346	-1,949	7,296
FARMERS MUTUAL INS CO OF DE	DE	198	49	10,787	4,685	6,102	216	922
FEDERATED MUTUAL INS CO	MN	69	16	1,024,748	740,084	284,664	-13,309	60,619
FLORISTS MUTUAL INS CO	IL	1,535	271	69,505	43,703	25,802	856	2,848
GRAIN DEALERS MUTUAL INS CO	IN	29	0	89,586	57,590	31,996	635	4,627
GRAPHIC ARTS MUTUAL INS CO	NY	2,299	1,038	53,515	41,313	12,202	-1,742	3,905
GREATER NEW YORK MUTUAL INS CO	NY	343	149	321,692	244,571	77,121	-7,550	23,372
HARLEYSVILLE MUTUAL INS CO	PA	28,345	16,573	630,603	454,406	176,197	-5,495	28,751
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	0	20	13,358	9,967	3,391	-872	849
INDIANA LUMBERMENS MUTUAL INS CO	IN	270	18	59,528	43,615	15,913	750	2,949
JEWELERS MUTUAL INS CO	WI	538	57	27,143	13,506	13,638	3,221	1,340
LIBERTY MUTUAL FIRE INS CO	MA	71,081	58,347	1,373,498	1,135,108	238,390	-51,851	89,802
LIBERTY MUTUAL INS CO	MA	41,297	40,916	12,187,169	10,239,999	1,947,171	-466,136	809,980
LITITZ MUTUAL INS CO	PA	726	285	49,176	16,341	32,835	571	2,134
LUMBER MUTUAL INS CO	MA	846	394	124,733	88,539	36,193	-3,490	6,169
LUMBERMENS MUTUAL CAS CO	IL	5,380	1,505	4,203,803	2,963,134	1,240,668	-40,052	307,038
MENNONITE MUTUAL INS ASN	PA	36	1	2,085	230	1,855	87	99
MERCHANTS & BUSINESS MENS M I C	PA	1,002	1,389	25,512	15,941	9,571	1,250	2,126
MERCHANTS MUTUAL INS CO	NY	225	328	140,895	119,161	21,734	-9,761	8,026

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
MERRIMACK MUTUAL FIRE INS CO	MA	1,224	315	239,412	95,122	144,289	1,386	10,603
MICHIGAN MUTUAL INS CO	MI	360	106	798,366	591,659	206,717	-29,096	53,636
MIDWEST MUTUAL INS CO	IA	18	4	42,554	26,384	16,170	91	3,137
MILLERS MUTUAL INS ASN OF IL	IL	0	0	125,443	82,531	42,912	-3,235	11,708
MILLERS MUTUAL INS CO	PA	642	129	29,190	11,076	18,114	873	2,020
MINNESOTA MUTUAL FIRE & CAS CO	MN	98	13	50,261	33,193	17,068	971	2,995
MUTUAL ASSURANCE CO	PA	23	0	121,997	42,053	79,944	-3,770	10,866
MUTUAL BENEFIT INS CO	PA	5,753	3,334	36,412	22,851	13,561	-2,084	2,324
MUTUAL PROTECTIVE INS CO	NE	50	12	53,339	24,533	28,806	120	3,066
MUTUAL SERVICE CAS INS CO	MN	0	0	180,229	125,752	54,477	351	11,971
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	101	177	58,954	47,570	11,384	44	4,487
NATIONAL GRANGE MUTUAL INS CO	NH	3,344	2,019	218,492	153,418	65,074	870	10,783
NATIONWIDE MUTUAL FIRE INS CO	OH	46,579	27,795	1,241,497	948,023	293,473	-27,780	74,328
NATIONWIDE MUTUAL INS CO	OH	181,439	154,307	7,667,780	5,680,997	1,986,783	-164,722	435,288
OLD GUARD MUTUAL INS CO	PA	2,546	1,056	30,954	23,160	7,794	1,488	735
PARADISE MUTUAL INS CO	PA	1	0	4,228	1,780	2,448	-224	389
PAWTUCKET MUTUAL INS CO	RI	169	54	79,658	43,605	36,053	-26	4,802
PENN MUTUAL FIRE INS CO	PA	2,470	924	20,147	14,395	5,751	-2,030	2,615
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	2,312	417	93,478	56,182	37,295	1,148	5,543
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	175	359	72,000	39,762	32,238	-2,598	6,183
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	23,915	15,069	544,081	450,789	93,292	-29,733	38,362
PREFERRED RISK MUTUAL INS CO	IA	1,422	1,084	221,622	131,047	90,576	2,452	15,259
PROTECTION MUTUAL INS CO	IL	2,077	107	540,370	252,108	288,262	43,976	37,955
PUBLIC SERVICE MUTUAL INS CO	NY	96	-7	335,781	288,672	47,109	-12,565	25,574
SAFETY MUTUAL CAS CORP	MO	407	1,988	192,526	172,499	20,027	6,985	11,127
SENTRY INS A MUTUAL CO	WI	3,613	2,421	1,479,943	1,015,625	464,318	-26,225	124,837
SHELTER MUTUAL INS CO	MO	0	0	506,507	254,593	251,914	14,373	32,020
STATE AUTOMOBILE MUTUAL INS CO	OH	21,314	11,071	528,069	351,726	176,343	-9,264	35,125
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	271,368	184,837	27,101,161	13,115,179	13,985,982	-124,057	1,576,275
TRI COUNTY MENNONITE MUTUAL INS CO	PA	51	13	1,706	91	1,615	-27	134
UTICA FIRE INS CO OF ONEIDA CTY NY	NY	0	0	15,150	11,739	3,411	-52	880
UTICA MUTUAL INS CO	NY	4,753	1,595	944,799	793,303	151,497	-31,667	67,840
VIRGINIA MUTUAL INS CO	VA	0	0	26,250	18,502	7,748	-874	1,186
WHITE HALL MUTUAL INS CO	PA	470	234	6,167	4,362	1,805	324	296
WINDSOR MOUNT JOY MUTUAL INS CO	PA	1,659	683	9,440	5,682	3,758	440	451
*TOTALS		777,876	570,240	73,680,588	48,170,080	25,510,506	-1,075,685	4,599,892

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - ($000) TABLE NO. 5

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
ALIEN								
ABEILLE GENERAL INS CO US BR	NY	0	-22	11,115	795	10,320	-914	1,005
ALLIANCE ASSURANCE CO LTD US BR	NY	21	13	175,342	133,132	42,210	2,427	6,733
FRANKONA REINSURANCE CO US BR	MD	0	0	77,721	54,753	22,968	-877	5,093
GENERAL I C OF TRIESTE & VENICE USBR	NY	38	-8	129,708	77,836	51,871	-1,215	8,921
LONDON ASSURANCE US BR	NY	0	0	284,944	202,513	82,432	3,607	18,030
MUNICH REINSURANCE CO US BR	NY	0	0	898,802	656,568	242,234	-2,356	53,270
NICHIDO F & M INS CO LTD	NY	0	0	32,997	21,134	11,863	-2,016	1,841
NIPPON FIRE & MAR INS CO LTD US BR	NY	4	0	32,686	20,259	12,630	-976	2,329
PRESERVER ASSURANCE CO	NY	5	2	5,135	2,007	4,128	-1,633	345
SEA INS CO LTD US BR	NY	164	-13	187,769	140,453	47,316	2,829	9,060
SUN INS OFFICE LTD US BR	NY	114	67	304,897	227,841	81,056	4,492	22,033
TAISHO MAR & FIRE INS CO LTD US BR	NY	0	0	78,254	47,123	31,131	-4,848	14,375
TOKIO MARINE & FIRE INS CO LTD US BR	NY	1,343	602	273,282	195,043	78,239	-7,896	17,189
WINTERTHUR SWISS INS CO US BR	NY	0	0	343,207	198,609	144,598	-2,637	43,558
ZURICH INS CO US BR	NY	7,974	4,954	1,921,360	1,580,707	340,653	-26,109	140,970
*TOTALS		9,738	5,602	4,762,421	3,558,773	1,203,649	-38,122	346,352

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1987 - (000) TABLE NO. 6

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN INTER-INSURERS & RECIPROCAL EXCHANGES								
ARMED FORCES INS EXCHANGE	KS	14,592	1,001	54,724	25,903	33,829	3,287	3,230
CASUALTY RECIP EXCHANGE	MO	422	512	124,544	120,983	19,010	-3,451	7,103
ERIE INS EXCHANGE	PA	94,459	50,723	1,410,704	1,022,134	401,570	29,582	105,997
FARMERS INS EXCHANGE	CA	2	3	5,595,673	4,253,274	1,346,342	-22,445	297,033
FARMERS UNDERWRITING ASSOC	MO	1,241	321	199,925	140,263	53,662	-7,895	8,088
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	239	6	6,219	4,209	2,010	862	433
NATIONAL INS UNDERWRITERS	MO	255	897	9,019	6,997	2,422	-256	283
RECIPROCAL EXCHANGE	MO	2	0	47,572	38,014	9,558	-1,569	3,549
SOUTHERN STATES INS EXCHANGE	VA	872	394	13,805	3,640	10,166	912	1,747
TRUCK INS EXCHANGE	CA	34	237	878,629	661,808	216,821	-32,659	45,876
UNITED SERVICES AUTOMOBILE ASN	TX	84,593	41,220	4,040,069	2,196,795	1,843,274	252,666	311,033
VIRGINIA INS RECIPROCAL	VA	2,405	164	90,591	73,409	15,181	-47	5,203
TOTALS		165,865	100,986	12,542,531	8,538,641	4,003,893	16,593	791,640

DOMESTIC & FOREIGN TITLE INSURANCE COMPANIES - 12/31/87 IN THE STATE OF MARYLAND ($000) TABLE NO. 7

COMPANY NAME		ADMITTED ASSETS	LIAB. EXCEPT CAPITAL	POLICY-HOLDERS SURPLUS	/-----MARYLAND BUSINESS 1987-----/ DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
*DOMESTIC TITLE INSURANCE COMPANIES							
CHICAGO TITLE INS CO OF MARYLAND	MD	25,771	16,138	9,663	16,344	637	969
DISTRICT REALTY TITLE INS CORP	MD	5,225	4,424	1,802	2,408	31	0
SECURITY TITLE GTE CORP OF BALTIMO	MD	7,267	3,671	3,596	4,799	114	-12
*DOMESTIC TOTALS		39,264	24,203	15,061	23,551	782	957

DOMESTIC & FOREIGN TITLE INSURANCE COMPANIES - 12/31/87 IN THE STATE OF MARYLAND ($000) TABLE NO. 7

COMPANY NAME		ADMITTED ASSETS	LIAB. EXCEPT CAPITAL	POLICY-HOLDERS SURPLUS	/-----MARYLAND BUSINESS 1987-----/ DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
*FOREIGN TITLE INSURANCE COMPANIES							
AMERICAN TITLE INS CO	FL	64,359	37,432	26,926	1,121	0	5
CHICAGO TITLE INS CO	MO	292,059	201,650	90,409	3,506	92	120
COMMONWEALTH LAND TITLE INS CO	PA	189,117	120,905	68,212	4,269	10	70
CONESTOGA TITLE INS CO	PA	1,669	1,034	634	1	0	0
CONTINENTAL TITLE INS CO	NJ	6,382	3,157	3,224	89	13	13
FIRST AMERICAN TITLE I C OF MID-ME	MO	38,300	18,748	19,552	0	0	0
FIRST AMERICAN TITLE INS CO	CA	173,997	68,652	105,345	5,168	1	-30
INDUSTRIAL VALLEY TITLE INS CO	PA	16,506	9,530	6,976	2,484	30	47
JEFFERSON PILOT TITLE INS CO	NC	20,530	3,210	17,320	0	0	0
LAWYERS TITLE INS CORP	VA	224,884	145,777	79,107	5,830	360	412
MERIDIAN TITLE INS CO	PA	66,373	23,324	43,049	1,120	25	14
NATIONAL ATTORNEYS TITLE INS CO	NY	6,493	4,319	2,174	0	0	0
SECURITY TITLE & GUARANTY CO	NY	54,259	19,453	34,806	0	0	0
SOUTHERN TITLE INS CORP	VA	5,485	1,713	3,772	0	0	0
STEWART TITLE GUARANTY CO	TX	105,831	61,343	44,488	2,426	73	92
T A TITLE INS CO	PA	4,044	1,451	2,593	0	0	0
TICOR TITLE INS CO	CA	167,657	100,588	67,069	7,236	197	217
TITLE INS CO OF MINNESOTA	MN	109,333	76,317	33,016	303	1	1
TITLE INS CORP OF PENNSYLVANIA	PA	7,692	4,125	3,567	0	0	0
TITLE USA INS CORP OF NEW YORK	NY	23,071	17,344	5,726	4,247	170	54
TRANSAMERICA TITLE INS CO	CA	96,384	49,779	46,605	300	0	0
*FOREIGN TOTALS		1,674,425	969,851	704,570	38,100	972	1,015
*FINAL TOTALS		1,713,689	994,054	719,631	61,651	1,754	1,972

HEALTH MAINTENANCE ORGANIZATIONS (HMO)

TABLE 8

	Admitted Assets	Liabilities	Net Worth	Total Revenue	Total Expenses
Aetna Healthcare	7,626,610	5,250,564	2,376,046	32,296,446	36,554,976
Capital Care Inc.	6,899,877	6,373,792	526,085	23,738,935	28,133,118
Chesapeake Health Plan, Inc.	2,361,034	1,216,831	1,144,203	10,063,887	9,241,039
CIGNA Healthplan, Inc.	5,010,138	6,047,723	1,037,585	2,781,100	7,911,594
Columbia Medical Plan, Inc.	10,521,228	6,871,390	3,649,838	48,856,960	55,070,814
Free State Health Plan, Inc.	19,675,315	14,833,681	4,841,634	70,856,292	67,957,464
George Washington University Health Plan, Inc.	5,121,770	4,076,344	1,045,426	26,666,266	30,470,312
Group Health Association, Inc.	68,700,556	45,364,350	23,336,206	151,176,964	141,645,848
Health Care Corporation of Mid-Atlantic	11,838,493	6,943,989	4,894,504	70,687,969	69,205,856
Healthplus, Inc.	11,152,756	9,234,889	1,917,867	52,724,651	51,460,945
Healthwin	2,838,806	1,775,203	1,113,603	2,142,596	4,613,641
John Hopkins Health Plan, Inc.	13,350,820	13,250,820	100,000	31,817,957	33,400,297
Kaiser Foundation Health Plan	103,973,646	64,339,064	39,634,582	144,661,592	142,591,625
Maxicare/Health America of Maryland L/P	7,783,638	6,836,670	946,968	27,800,049	29,478,497
MD-IPA	8,688,771	6,140,276	2,548,495	89,067,860	87,565,337
Network Health Plan	4,733,510	5,027,195	293,685	29,764,148	32,382,925
PHN-HMO Inc.	1,828,770	943,663	885,107	2,079,159	3,294,052
Physician Health Plan	3,056,931	5,508,262	2,451,331	7,446,261	9,530,815
West Baltimore Community Health Care Corp.	2,932,095	2,470,499	461,596	10,552,345	10,279,818
TOTAL	298,144,764	212,505,205	85,639,559	671,181,337	849,788,973

Non-Profit Companies

Table 9

	Admitted Assets	Liabilities	Net Worth	Net Written Premium	Direct Losses Paid	Direct Losses Incurred
Maryland Domiciled Companies						
	1,069,196	982,932	86,264	2,244,743	1,532,092	1,629,963
American PsychManagement Inc.	383,864,380	359,359,354	24,505,033	1,020,238,115	968,396,620	962,509,312
Blue Cross & Blue Shield of Maryland	10,066	3,426	6,580	14,019	2,292	3,547
CIGNA Dental Health of Maryland, Inc.	187,361	65,361	122,010	1,985,860	1,842,614	
Consumer Dental Care Company	128,487	39,093	89,394			
Denta-Chek of Maryland, Inc.	127,709	25,639	102,070	330,498	4,268	2,569
Dental Benefit Providers	408,576	179,835	228,741	1,639,654	1,255,707	1,426,031
Hospital Health Plan of Maryland, Inc.	269,169	192,455	76,714	1,581,840	1,050,011	1,080,370
Denticare of Maryland, Inc.	1,301,400	831,858	469,542	1,185,086	3,373,972	3,540,415
Mid-Atlantic Vision Service Plan, Inc.	547,446	90,351	457,095	3,075,620	2,074,209	2,051,209
Randmark, Inc.				1,033,931,089	979,531,935	972,243,416
	387,913,736	361,770,304	6,143,432			
Foreign Companies						
Group Hospitalization & Medical Serv., Inc.	472,494,669	422,658,675	49,835,994	922,707,392	844,196,875	860,380,323
Pennsylvania Dental Service Corporation	7,056,653	3,178,089	3,878,564	21,872,384	18,847,483	18,104,333
	479,551,332	425,836,764	53,714,558	944,579,776	863,044,358	878,484,656
TOTALS	867,465,058	787,607,068	79,857,990	1,978,510,865	1,842,576,293	1,850,728,072

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 10

DOMESTIC

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN HEALTH & LIFE INS CO	60518	MD	208,774	184,196	23,329	3,503	4,842	1,071	0	9,472
ANNAPOLIS LIFE INS CO	61282	MD	9,721	9,424	297	13	0	0	0	13
BALTIMORE LIFE INS CO	62212	MD	293,709	270,393	23,316	1,941	0	99	44	2,084
CHESAPEAKE LIFE INS CO	62432	MD	44,872	43,134	1,739	1,443	0	3	300	2,146
FIDELITY & GUARANTY LIFE INS CO	63274	MD	1,045,297	893,473	151,825	24,153	0	5,045	0	29,198
HOME MUTUAL LIFE INS CO	64459	MD	53,350	49,450	3,900	3,618	0	0	724	4,342
LIFE OF MARYLAND INC	93254	MD	106,423	93,991	11,432	4,079	0	0	0	4,079
MONUMENTAL GENERAL INS CO	65544	MD	156,414	127,975	28,439	242	5,242	2,656	0	8,191
MONUMENTAL LIFE INS CO	66281	MD	674,082	605,034	69,034	17,963	0	263	344	18,570
MONUMENTAL LIFE INS GRP INC	73962	MD	204,744	13,934	190,810	40	0	0	0	40
SUN LIFE INS CO OF AMERICA	67256	MD	2,231,032	2,117,756	103,044	33,077	0	6,761	740	40,580
TRANS GENERAL LIFE INS CO	69515	MD	10,705	3,320	5,385	6	0	0	0	6
UNION LABOR LIFE INS CO	69744	MD	1,745,529	1,729,001	14,049	218	0	888	0	1,106
13 COMPANIES TOTAL:			5,852,330	5,184,781	630,179	90,706	10,184	16,736	2,152	119,629

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AGENTS PREMIUM	AGENTS LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,368	638	369	0	2,375	961	29	0	120,013	0	0	120,013
4	0	0	0	4	0	0	4	0	0	0	4
2,098	0	5	604	2,706	84	21	141,444	0	11,600	13,480	166,524
1,600	0	0	355	1,955	162	176	81,486	0	3,945	11,633	97,064
3,455	0	662	0	4,117	238	85	274,348	0	221,064	0	495,413
1,765	0	41	488	2,294	0	0	165,081	0	3,514	22,881	191,476
1,002	0	0	0	1,002	0	0	368,314	0	0	0	368,314
118	3,516	881	0	4,515	7,327	3,630	29	333	722	0	1,134
9,488	0	954	1,322	11,763	413	176	1,593,909	0	73,761	42,586	1,710,256
0	0	0	0	0	0	0	13,776	0	0	0	13,776
13,048	0	6,473	1,774	26,296	500	150	895,154	0	35,158	45,325	975,637
1	0	0	0	1	0	0	1,351	0	0	0	1,351
190	0	3,401	0	3,591	5,373	3,485	3,230	0	118,483	0	121,713
39,137	4,154	12,766	4,543	80,619	14,756	7,752	3,536,126	120,346	468,247	135,905	4,262,673

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIABILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AAA LIFE INS CO	71554	WI	17,473	12,595	3,798	11	0	0	0	11
ACACIA MUTUAL LIFE INS CO	50318	DC	795,412	716,021	77,791	4,171	0	23	0	4,194
ACACIA NATIONAL LIFE INS CO	60003	VA	187,442	167,373	14,619	2,008	0	1	0	2,009
ACADEMY LIFE INS CO	60046	CO	207,406	173,452	29,254	2,603	0	525	0	3,128
ACCELERATION LIFE INS CO	71994	OH	87,446	78,366	8,080	0	0	0	0	0
ACCELERATION LIFE INS CO OF PA	72141	PA	26,521	21,745	3,575	0	85	0	0	85
ADJUSTABLE LIFE INS CO	93742	MN	9,291	75	9,065	0	0	0	0	0
ADMIRAL LIFE INS CO OF AMERICA	71390	AZ	17,169	10,736	5,433	0	0	0	0	0
AETNA LIFE INS & ANNUITY CO	86509	CT	6,612,719	5,468,711	141,054	5,166	0	760	0	5,926
AETNA LIFE INS CO	60054	CT	45,589,623	44,464,296	1,157,500	2,341	344	6,738	0	9,423
AETNA LIFE INS CO OF AMERICA	77101	CT	8,247	2,120	4,164	0	0	0	0	0
AETNA LIFE INS CO OF ILLINOIS	78700	IL	91,823	56,883	32,940	0	0	0	0	0
AIG LIFE INS CO	86002	PA	1,028,331	1,009,865	19,607	691	30	337	0	1,058
ALEXANDER HAMILTON LIFE INS CO OF A	68356	MI	1,944,154	1,836,814	107,591	5,394	1,137	28	0	6,559
ALL AMERICAN ASR CO	68292	NC	61,046	40,488	19,054	74	0	0	0	74
ALL AMERICAN LIFE INS CO	60097	IL	975,049	858,045	110,961	1,278	0	1,052	0	2,330
ALLSTATE LIFE INS CO	60186	IL	5,972,267	5,580,638	391,629	7,006	81	1,341	0	8,427
AMERICAN AGENCY LIFE INS CO	70807	VA	4,542	0	2,042	3,949	0	2	0	3,952

/----------DIRECT CLAIMS AND BENEFITS PAID----------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL	/-------A&H-------/ PREMIUM	LOSSES	/-------------IN FORCE, DECEMBER 31, 1985-------------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
3	0	0	0	3	529	312	779	0	0	0	779
5,703	0	296	0	6,059	23	32	301,237	0	36,683	0	338,121
1,567	0	166	0	1,733	0	0	144,856	0	0	0	144,856
1,056	0	353	0	1,408	270	347	211	0	13	0	224
0	0	0	0	0	0	0	0	0	0	0	0
0	11	0	0	11	43	20	0	5	0	0	5
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
4,178	0	1,331	0	5,509	738	297	370,675	0	0	0	370,675
4,003	125	51,175	0	55,302	43,392	40,072	187,712	14,693	3,855,196	0	4,057,602
0	0	0	0	0	0	0	0	0	0	0	0
0	0	152	0	152	3	4	0	0	36,031	0	36,031
420	20	311	0	751	1,659	455	86,913	1,310	47,397	0	135,620
1,322	546	11	0	1,879	1,160	106	174,369	111,843	2,669	0	288,901
28	0	0	0	28	0	0	6,305	0	0	0	6,305
621	0	376	0	997	51	44	124	0	155	0	279
1,644	88	1,046	0	2,778	8,534	6,967	1,007	6,724	358,787	0	366,519
1,899	0	0	0	1,899	11	17	0	0	0	0	0

/-------DIRECT PREMIUM AND ANNUITY CONSID-------/

COMPANY NAME	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN GENERAL LIFE ASR CO OF FL	2,994	1,932	1,946	0	6,872
AMERICAN CAPITAL LIFE INS CO	200	0	0	0	200
AMERICAN CHAMPION LIFE INS CO	0	0	5	0	5
AMERICAN CENTENNIAL LIFE INS CO	0	0	0	0	0
AMERICAN CONTINENTAL LIFE INS CO	0	0	0	0	0
AMERICAN CORPORATE LIFE INS CO	2,269	332	0	0	595
AMERICAN FAMILY LIFE ASR CO OF COLU	0	0	53	0	54
AMERICAN FIDELITY ASR CO	34	0	4	0	38
AMERICAN FIDELITY LIFE INS CO	605	0	0	0	605
AMERICAN FRANKLIN LIFE INS CO	0	0	0	0	0
AMERICAN GENERAL GROUP INS CO	0	0	-344	0	-344
AMERICAN GENERAL LIFE & ACC INS CO	2,302	0	0	242	2,544
AMERICAN GENERAL LIFE INS CO OF DE	2,729	0	29	- 1	2,756
AMERICAN GENERAL LIFE INS CO OF NY	74	0	0	0	74
AMERICAN HERITAGE LIFE INS CO	1,662	0	195	0	1,856
AMERICAN INCOME LIFE INS CO	1,220	0	2	0	1,222
AMERICAN INDEPENDENT LIFE INS CO	0	0	0	0	0
AMERICAN INVESTORS LIFE INS CO	1,022	0	0	0	1,022

/----------DIRECT CLAIMS AND BENEFITS PAID----------/ /-------DEATH-------/ /----------IN FORCE, DECEMBER 31, 1985----------/

ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
120	634	920	0	1,674	4,953	1,440	27,203	153,161	369,986	0	536,150
111	0	0	0	111	0	0	12	0	0	0	12
0	0	0	0	0	96	16	0	0	1	0	1
0	0	0	0	0	74	82	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
165	119	0	0	284	132	5	30	19	0	0	49
8	0	33	0	41	3,071	1,050	716	0	11,206	0	11,922
1	0	1	0	2	266	140	4,174	0	7,374	0	11,256
125	0	0	0	125	0	0	22,093	0	0	0	22,093
0	0	0	0	0	0	0	0	0	0	0	0
0	0	60	0	60	2,816	2,327	0	0	111	0	111
1,133	0	65	366	1,564	126	25	124,223	0	28,772	12,109	165,103
2,742	0	600	18	3,595	20	20	168,043	0	11,067	818	179,929
75	0	0	0	75	4	0	27,432	0	7,325	0	34,757
606	2	102	0	711	339	253	183,953	11	65,727	0	249,691
392	0	0	0	392	253	117	74,450	0	450	0	74,850
0	0	0	0	0	0	0	0	0	0	0	0
130	0	0	0	130	0	0	6,885	0	0	0	6,885

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN LIFE & ACC INS CO OF KY	60569	KY	144,734	73,401	67,137	0	0	0	0	0
AMERICAN LIFE & CASUALTY INS CO	60682	SD	1,021,179	775,453	40,557	272	0	0	0	272
AMERICAN LIFE INS CO OF NEW YORK	60704	NY	71,428	58,654	11,774	234	0	0	0	234
AMERICAN MERCHANTS LIFE INS CO	70343	MS	14,865	13,272	2,593	0	0	12	0	12
AMERICAN NATIONAL INS CO	60739	TX	3,444,141	2,640,844	771,300	3,337	-8	22	2	3,354
AMERICAN NATIONAL LIFE INS CO OF TX	71773	TX	35,057	19,005	14,355	57	0	0	0	57
AMERICAN PIONEER LIFE INS CO	60763	FL	35,523	30,463	5,553	21	0	0	0	21
AMERICAN PROGRESSIVE L&H I C OF NY	80624	NY	24,246	17,523	6,111	0	0	0	0	0
AMERICAN REPUBLIC INS CO	60380	IA	231,551	127,052	99,497	213	0	0	0	213
AMERICAN SERVICE LIFE INS CO	61473	TX	11,885	3,677	7,708	0	0	0	-0	0
AMERICAN STATES LIFE INS CO	60674	IN	140,486	153,076	35,226	60	0	3	0	63
AMERICAN TRAVELLERS LIFE INS CO	70327	PA	23,990	13,981	9,009	0	0	0	0	0
AMERICAN UNITED LIFE INS CO	60395	IN	2,390,552	2,275,346	115,206	112	0	3	0	114
AMERICAN-AMICABLE LIFE INS CO OF TX	66549	TX	103,717	84,453	18,263	233	0	189	0	427
AMERISURE LIFE INSURANCE CO	94530	MI	33,654	27,072	6,062	1	0	0	0	1
AMERITAS LIFE INS CORP	61301	NE	1,101,443	1,013,277	88,166	252	0	21	0	273
AMERITAS VARIABLE LIFE INS CO	97977	NE	10,178	1,412	8,366	0	0	0	0	0
AMEX LIFE ASSURANCE CO	62502	CA	723,139	586,084	135,055	404	0	1,918	0	2,322

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	45	0	0	11,960	0	0	0	11,960
11	0	0	0	11	1	0	3,626	0	5,182	0	8,808
0	0	0	0	0	0	0	0	0	983	0	983
3,022	0	25	7	3,054	169	265	473,712	3,030	3,664	53	480,459
18	0	0	0	18	0	0	5,657	0	0	0	5,657
2	0	0	0	2	4	3	2	0	15	0	17
0	0	0	0	0	19	0	1	0	0	0	1
80	0	0	0	80	1,283	409	16,919	0	0	0	16,919
0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	18	0	2	11,193	0	31,471	0	42,664
0	0	0	0	0	43	32	0	0	0	0	0
274	0	24	0	298	25	19	12,131	0	74,588	0	86,719
161	0	181	0	341	0	0	44,332	0	59,059	0	103,390
0	0	0	0	0	0	0	350	0	0	0	350
138	0	232	0	370	478	365	17,917	0	34,601	0	52,518
0	0	0	0	0	0	0	0	0	0	0	0
803	0	600	0	1,403	2,453	644	60,426	0	624,845	0	685,270

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM*	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMICA LIFE INS CO	77348	RI	77,643	55,027	12,616	205	0	11	0	216
AMICO LIFE INS CO	65536	NE	177,812	158,208	7,105	766	0	3	0	766
ANCHOR NATIONAL LIFE INS CO	60941	CA	1,956,537	1,813,835	83,211	2,084	0	0	0	2,084
APPALACHIAN NATIONAL LIFE INS CO	60454	TN	46,888	42,264	5,419	39	0	0	0	39
ARCADIA NATIONAL LIFE INS CO	72613	AZ	56,251	43,234	11,417	0	280	0	0	280
ASSOCIATES FINANCIAL LIFE INS CO	71338	IN	475,285	367,297	105,992	0	1,238	0	0	1,238
ASSOCIATES LIFE INS CO	61069	IN	33,344	10,015	9,333	23	0	0	0	23
ASSOCIATION LIFE INS CO INC	61065	MI	151,302	115,709	14,042	0	0	26	0	26
ATLANTIC AMERICAN LIFE INS CO	61107	GA	48,970	45,058	2,899	2	0	0	0	2
AUTO CLUB LIFE INS CO	64922	MI	22,622	15,823	4,799	2	0	0	0	2
BALBOA LIFE INS CO	66160	CA	282,117	167,411	92,708	19	119	5	0	143
BANKERS LIFE & CAS CO	61263	IL	1,351,420	1,223,733	127,686	2,127	0	0	0	2,127
BANKERS NATIONAL LIFE INS CO	71900	TX	614,042	457,142	155,000	2,770	0	53	0	2,824
BANKERS SECURITY LIFE INS SOCIETY	61360	NY	263,988	235,918	25,294	2,673	0	203	0	2,876
BANKERS UNITED LIFE ASSURANCE CO	61387	IA	405,393	365,074	38,819	1,689	128	160	0	1,977
BCS LIFE INS CO	80985	IL	73,210	36,973	33,737	0	0	321	0	321
BENEFICIAL LIFE INS CO	61395	UT	687,136	625,223	59,414	123	0	0	0	123
BENEFICIAL STANDARD LIFE INS CO	61417	CA	785,397	728,974	51,713	155	0	0	0	155

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1	0	0	0	1	0	0	57,023	0	2,119	0	59,142
53	0	10	0	63	82	150	110,390	0	284	0	110,674
1,465	0	0	0	1,465	0	0	30,524	0	0	0	30,524
14	0	0	0	14	0	0	1,160	0	0	0	1,160
0	173	0	0	173	229	167	0	26,313	0	0	26,313
0	379	0	0	379	266	83	0	42	0	0	42
0	0	0	0	0	52	48	1,646	0	0	0	1,646
0	0	5	0	5	454	205	0	0	36	0	36
0	0	0	0	0	17	19	91	0	0	0	91
0	0	0	0	0	0	0	338	0	0	0	338
17	34	5	0	61	75	308	626	9,633	34,187	0	44,446
1,256	0	0	0	1,256	3,241	1,725	112,044	0	0	0	112,044
1,624	0	-1	0	1,624	1	0	349	0	3	0	352
1,370	0	540	0	1,910	72	335	605,355	0	92,460	0	697,815
313	155	81	0	549	137	749	191	31	28	0	250
0	0	441	0	441	738	655	0	0	2,167	0	2,167
33	0	1	0	34	0	0	4	0	9	0	13
371	0	18	0	388	131	118	4,118	0	15,784	0	19,902

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
BENEFIT TRUST LIFE INS CO	61425	IL	266,589	224,779	41,905	102	0	50	0	153
BERKSHIRE LIFE INS CO	61433	MA	539,776	452,392	87,083	4,557	0	0	0	4,557
BEST LIFE ASSURANCE CO OF CA	90633	CA	8,260	7,002	1,258	0	0	0	0	0
BOSTON MUTUAL LIFE INS CO	61476	MA	245,832	222,043	23,789	149	0	746	0	895
BRADFORD NATIONAL LIFE INS CO	66371	KY	109,887	99,360	10,527	302	0	380	0	682
BUSINESS MENS ASSURANCE CO OF AM	61492	MO	730,563	660,577	117,986	535	0	12	0	547
CAPITOL AMERICAN LIFE INS CO	78174	AZ	85,197	59,701	23,396	0	0	0	0	0
CAPITOL BANKERS LIFE INS CO	62421	MN	86,524	80,495	3,954	219	0	0	0	219
CAPITOL LIFE INS CO	61581	CO	1,921,784	1,856,559	65,724	537	0	1,563	0	2,100
CARILLON LIFE INS CO	73661	OH	6,767	970	3,797	0	0	0	0	0
CELTIC LIFE INS CO	60799	KI	82,991	57,224	24,567	0	0	67	0	67
CENTENNIAL LIFE INS CO	61654	KS	97,935	81,278	5,157	0	0	18	0	18
CENTRAL LIFE ASSURANCE CO	61669	IA	1,905,268	1,799,200	106,068	2,924	0	8	0	2,932
CENTRAL NATIONAL LIFE IN CO OF OMAH	61700	NE	405,835	238,218	166,417	20	919	15	0	955
CENTRAL SECURITY LIFE INS CO	61735	TX	18,369	10,796	6,373	2	0	0	0	2
CENTRAL STATES H & L CO OF OMAHA	61751	NE	107,240	79,735	27,505	3	151	0	0	154
CENTRAL UNITED LIFE INS CO	61883	IA	41,508	35,115	4,297	2	0	0	0	2
CENTURY LIFE OF AMERICA	65749	IA	950,009	884,538	65,471	769	0	3	0	772

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
38	0	5	0	43	1,163	672	7	0	43	0	49
2,202	0	0	0	2,202	1,130	111	525,317	0	0	0	525,317
0	0	0	0	0	18	3	0	0	0	0	0
115	0	341	1	457	625	254	25,289	0	165,266	6	190,561
1	0	87	0	88	59	0	13	0	22	0	34
362	0	0	0	362	740	408	18,597	0	3781	0	22,378
0	0	0	0	0	64	0	0	0	0	0	0
5	0	0	0	5	0	0	9,563	0	0	0	9,563
863	0	1,294	0	2,158	0	0	81,556	0	13	0	81,570
0	0	0	0	0	0	0	0	0	0	0	0
0	0	5	0	5	1,473	1,130	0	8	13,136	0	13,143
0	0	0	0	0	1,102	592	320	0	27,248	0	27,568
959	0	0	0	959	216	188	345,428	0	64,659	0	410,087
9	447	0	0	456	716	227	2,695	65,551	49,476	0	117,722
1	0	0	0	1	2	1	45	0	0	0	45
0	100	0	0	100	8	3	624	10,205	0	0	10,828
1	0	0	0	1	0	0	280	0	0	0	280
184	0	0	0	184	15	0	58,665	0	542	0	59,207

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CERTIFIED LIFE INS CO	61778	GA	113,617	73,672	39,945	2	0	0	0	2
CHARTER NATIONAL LIFE INS CO	61484	MO	744,102	702,001	42,101	855	0	0	0	855
CHRISTIAN MUTUAL LIFE INS CO	61367	GA	37,612	34,145	3,467	7	0	0	0	7
CHRYSLER LIFE INS CO	79677	MI	438,302	418,752	19,550	0	619	0	0	619
CITADEL LIFE INS CO	61511	NC	87,582	71,650	15,932	0	0	0	0	0
CITIZENS SECURITY LIFE INS CO	61921	KY	23,502	22,233	5,024	137	0	7	0	144
CM LIFE INS CO	73932	CT	325,540	301,259	24,481	3,181	0	0	0	3,181
COASTAL STATES LIFE INS CO	61980	GA	64,659	60,659	1,474	11	0	0	0	11
COLLEGE LIFE INS CO OF AMERICA	61999	IN	201,341	183,403	13,855	507	0	2	0	508
COLOGNE LIFE REINSURANCE CO	86258	CT	187,534	147,422	37,612	0	0	0	0	0
COLONIAL LIFE & ACCIDENT INS CO	62049	SC	282,022	202,281	71,434	495	0	3	0	498
COLONIAL LIFE INS CO OF AMERICA	62057	NJ	450,538	402,619	49,401	113	0	237	0	351
COLONIAL PENN LIFE INS CO	62065	PA	542,930	426,814	116,672	3,479	0	37	0	3,516
COLORADO BANKERS LIFE INS CO	64780	CO	23,865	15,624	8,241	132	0	0	0	132
COLUMBIA GENERAL LIFE INS CO	70785	IN	9,289	3,607	2,682	0	0	0	0	0
COLUMBIA LIFE INS CO	73350	PA	23,266	22,065	101	1	0	0	0	1
COLUMBIAN MUTUAL LIFE INS CO	62103	NY	230,473	215,499	14,974	590	0	5	2	597
COLUMBUS MUTUAL LIFE INS CO	62111	OH	920,714	849,840	67,274	7,992	0	42	0	8,034

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
2	0	0	0	2	10	11	106	0	0	0	106
447	0	0	0	447	0	-2	21,669	0	0	0	21,669
2	0	0	0	2	0	0	354	0	0	0	354
0	77	0	0	77	355	118	0	31,441	0	0	31,441
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	4	7	0	0	0	0	0
388	0	0	0	388	0	0	379,404	0	0	0	379,404
116	0	0	0	116	0	0	755	0	3,098	0	3,853
514	0	0	0	514	12	15	44	0	0	0	44
0	0	0	0	0	0	0	0	0	0	0	0
146	0	0	0	146	3,103	1,245	56,534	0	540	0	57,074
239	0	150	4	393	3,012	2,365	10,835	0	67,867	109	78,811
1,808	0	0	0	1,808	1,244	997	45,049	0	6,492	0	51,542
2	0	0	0	2	0	0	5,090	0	0	0	5,090
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	377	153	0	0	0	0	0
1,134	0	0	3	1,137	7	1	91	0	0	0	91
3,643	0	23	0	3,666	845	479	446,011	0	10,343	0	456,354

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - (&000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
COLUMBUS SECURITY LIFE INS CO	68137	OH	7,178	1,970	3,224	22	0	0	0	22
COMBINED INS CO OF AMERICA	62146	IL	1,592,303	1,200,596	413,266	1,146	0	255	0	1,401
COMMERCIAL LIFE INS CO	66508	MI	1,252,163	1,174,433	55,231	797	0	1,601	0	2,398
COMMERCIAL TRAVELERS MUTUAL INS CO	81426	NY	22,112	16,423	5,665	0	0	0	0	0
COMMERCIAL UNION LIFE INS CO OF AM	62383	DE	279,817	255,259	23,420	791	0	111	0	902
COMPANION LIFE INS CO	77828	SC	20,052	13,967	4,885	0	0	86	0	86
CONFEDERATION LIFE INS & ANNUITY CO	99389	GA	30,867	20,432	7,934	1,470	0	0	0	1,470
CONNECTICUT GENERAL LIFE INS CO	62308	CT	26,783,506	25,350,356	1,173,260	9,805	2	16,333	0	26,184
CONNECTICUT MUTUAL LIFE INS CO	62316	CT	9,432,257	9,087,671	344,586	16,243	0	115	0	16,358
CONNECTICUT NATIONAL LIFE INS CO	73768	NJ	329,198	292,412	23,786	534	0	233	0	766
CONSTITUTION LIFE INS CO	62359	IL	325,037	286,530	35,909	223	0	0	0	223
CONSUMERS LIFE INS CO	62375	DE	75,652	66,554	8,898	485	2,762	2	0	3,249
CONTINENTAL AMERICAN LIFE INS CO	62405	DE	372,106	311,145	57,040	1,997	0	254	0	2,251
CONTINENTAL ASSURANCE CO	62413	IL	6,137,555	5,594,268	521,456	3,049	0	332	0	3,381
CONTINENTAL GENERAL INS CO	71404	NE	56,169	43,273	10,715	18	0	0	0	18
CONTINENTAL LIFE & ACCIDENT CO	62464	ID	60,249	36,328	21,820	1	0	0	0	1
CORPORATE LIFE INS CO	74705	PA	53,355	50,114	2,141	226	0	4	0	230
CREDIT LIFE INS CO	62596	OH	223,042	205,710	16,179	95	1,201	111	0	1,407

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	3,360	0	0	0	3,360
642	0	304	0	946	4,725	1,633	42,510	0	18,138	0	60,648
350	0	1,861	0	2,232	2,288	1,718	52,411	0	226,261	0	278,672
0	0	0	0	0	41	19	0	0	0	0	0
173	0	16	0	189	33	25	65,574	0	6,524	0	72,098
0	0	26	0	26	37	26	0	0	16	0	16
0	0	0	0	0	0	0	82,704	0	0	0	82,704
6,878	0	16,534	0	23,413	36,246	33,551	480,205	2,020	3,251,409	0	3,733,633
12,047	0	49	0	12,095	2,611	624	1,288,418	0	0	0	1,288,418
127	0	18	0	145	924	623	69,240	0	29,915	0	99,154
87	0	0	0	87	0	0	28,648	0	0	0	28,648
157	1,220	0	0	1,377	2,298	583	43,173	208,681	79	0	251,933
2,643	0	50	0	2,693	558	253	94,046	0	7,723	0	106,768
4,135	0	601	0	4,736	43,459	35,989	416	0	139	0	556
0	0	0	0	0	23	6	1,113	0	4,191	0	5,303
0	0	0	0	0	0	2	42	0	15,529	0	15,570
0	0	0	0	0	25	0	19	0	10	0	29
25	461	107	0	593	547	283	20,409	76,875	27,455	0	124,739

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CROWN AMERICA LIFE INS CO	64002	KY	148,192	122,490	24,166	115	0	0	0	115
CUDAS INS SOCIETY INC	86126	MI	329,618	240,175	89,443	0	0	0	0	0
CUNA MUTUAL INS SOCIETY	62626	WI	795,306	620,548	174,758	185	3,570	2,612	0	6,367
DELAWARE AMERICAN LIFE INS CO	62634	DE	66,459	53,502	10,757	325	0	0	0	325
DELTA LIFE & ANNUITY CO	65145	AR	261,149	243,348	15,801	15	0	0	0	15
DELTA SERVICE PLANS INS CO	81396	IL	8,695	4,733	2,912	0	0	0	0	0
DEPENDABLE LIFE INS CO	86045	FL	23,229	20,647	1,362	42	0	0	0	42
DREYFUS CONSUMER LIFE INS CO	93548	CT	7,588	193	5,396	0	0	0	0	0
DREYFUS LIFE INS CO	70688	NY	13,674	5,210	6,669	1	0	0	0	1
DURHAM LIFE INS CO	62707	NC	535,229	471,520	48,720	70	0	19	1	90
EDUCATORS MUTUAL LIFE INS CO	62804	PA	96,921	79,219	17,702	2,245	0	390	0	2,635
EMPLOYERS HEALTH INS CO	73288	WI	274,913	143,214	122,365	3	0	201	0	201
EMPLOYERS LIFE INS CO OF WAUSAU	62901	WI	553,863	517,066	35,547	89	0	21	0	110
EMPLOYERS MODERN LIFE CO	62928	IA	52,376	46,324	4,051	9	0	0	0	9
EMPLOYERS REASSURANCE CORP	68276	KS	1,042,327	769,400	270,177	1	0	0	0	1
EQUITABLE LIFE ASR SOC OF THE US	62944	NY	49,288,199	48,038,467	1,249,732	18,752	0	39,348	0	58,100
EQUITABLE LIFE INS CO	81140	VA	429,463	323,586	95,863	3,228	0	0	283	3,511
EQUITABLE LIFE INS CO OF IOWA	62979	IA	1,324,215	1,246,828	72,386	1,553	0	0	0	1,553

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	767	0	0	0	767
0	0	0	0	0	3,683	2,282	0	0	0	0	0
100	2,891	1,921	0	4,912	547	275	16,883	1,095,127	795,570	0	1,907,581
189	0	0	0	189	0	39	156,823	0	7,757	0	164,580
0	0	0	0	0	0	0	3	0	0	0	3
0	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	35	4	0	2,142	0	0	0	2,142
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	30	0	0	0	30
40	0	37	14	90	101	321	4,703	0	39,141	66	43,909
714	0	372	0	1,086	7,525	5,990	162,065	0	93,584	0	255,649
0	0	35	0	35	3,606	2,507	0	0	36,485	0	36,485
32	0	311	0	342	0	0	6	0	3	0	9
10	0	0	0	10	1	0	931	0	0	0	931
0	0	0	0	0	0	0	43	0	0	0	43
24,502	0	30,236	0	54,738	11,895	8,767	1,573,954	0	2,996,520	0	4,570,474
2,006	0	5	318	2,329	136	15	281	0	0	7	288
1,267	0	0	0	1,267	24	15	119,078	0	0	0	119,078

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ESCOBI TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
EQUITABLE OF COLORADO INC	62960	CO	66,601	52,473	12,127	459	0	0	0	459
EQUITABLE VARIABLE LIFE INS CO	81361	NY	6,606,178	6,330,549	274,129	27,867	0	0	0	27,867
ERIE FAMILY LIFE INS CO	70769	PA	116,491	96,827	18,199	2,367	0	30	0	2,397
EXECUTIVE FUND LIFE INS CO	66877	NE	75,334	60,926	12,948	5	0	0	0	5
EXECUTIVE LIFE INS CO	63010	CA	11,400,312	11,195,943	202,869	8,204	0	773	0	8,977
EXECUTIVE LIFE INS CO OF NEW YORK	61913	NY	3,725,457	3,628,277	92,787	1,894	0	0	0	1,894
FAMILY GUARDIAN LIFE INS CO	80322	AZ	154,029	52,896	98,634	0	-35	9	0	-26
FAMILY LIFE INS CO	63053	GA	1,748,040	1,634,008	111,907	9,040	0	93	0	9,133
FAMILY SERVICE LIFE INS CO	74004	TX	257,622	236,460	19,162	47	0	0	0	47
FARMERS & TRADERS LIFE INS CO	63193	NY	164,663	152,378	12,305	268	0	0	0	268
FEDERAL HOME LIFE INS CO	67695	IN	613,674	554,193	55,279	2,374	0	52	0	2,426
FEDERAL KEMPER LIFE ASSURANCE CO	63207	IL	1,502,067	1,395,419	103,921	9,458	0	1,860	0	11,318
FEDERAL LIFE INS CO (MUTUAL)	63223	IL	166,582	136,311	30,271	8	0	0	0	8
FEDERATED LIFE INS CO	63258	MN	237,507	169,158	67,150	4	0	1	0	5
FIDELITY BANKERS LIFE INS CO	63266	VA	1,214,169	1,179,360	36,799	12,980	0	735	0	13,715
FIDELITY INVESTMENTS LIFE INS CO	93696	PA	5,100	132	2,969	0	0	0	0	0
FIDELITY LIFE ASN	63290	IL	233,326	143,002	90,324	164	0	259	0	424
FIDELITY MUTUAL LIFE INS CO	63304	PA	1,052,638	1,010,574	42,064	2,247	0	5	0	2,251

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
11	0	0	0	11	0	0	8,686	0	0	0	8,686
6,365	0	0	0	6,365	0	0	1,511,151	0	0	0	1,511,151
450	0	0	0	450	0	0	279,203	0	10,435	0	289,638
0	0	0	0	0	19	8	389	0	12	0	401
751	0	1,102	0	1,853	0	0	726,790	0	8,264	0	735,054
5,606	0	3,273	0	8,878	0	0	259,126	0	0	0	259,126
0	15	0	0	15	0	0	0	1,930	8,908	0	10,845
435	0	0	0	435	75	20	220,186	0	15,256	0	235,443
5	0	0	0	5	0	0	0	0	0	0	0
80	0	0	0	80	5	2	23,740	0	0	0	23,740
1,553	0	50	0	1,603	528	207	89,579	0	38,478	0	128,057
3,031	0	405	0	3,435	0	0	963,881	0	211,471	0	1,175,353
9	0	0	0	9	0	0	843	0	0	0	843
2	0	0	0	2	0	0	902	0	324	0	1,226
1,613	0	625	0	2,238	1	0	273,906	0	58,459	0	332,365
0	0	0	0	0	0	0	0	0	0	0	0
313	0	0	0	313	0	0	10,854	0	1,270	0	12,124
958	0	0	0	958	99	64	128,101	0	558	0	128,659

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
FIDELITY SECURITY LIFE INS CO	71870	MO	107,958	92,336	14,122	1	0	63	0	63
FIDELITY STANDARD LIFE INS CO	93246	DE	79,580	69,216	8,364	0	0	0	0	0
FIDELITY UNION LIFE INS CO	92509	TX	667,778	528,260	99,518	2,419	0	0	0	2,419
FIRST CAPITAL LIFE INS CO	65447	CA	3,503,336	3,426,385	73,951	3,682	0	0	0	3,682
FIRST COLONY LIFE INS CO	63401	VA	2,548,956	2,369,593	175,363	12,062	0	383	0	12,445
FIRST CONTINENTAL LIFE & ACC INS CO	64696	UT	140,302	133,482	4,320	25	0	0	0	25
FIRST DELAWARE LIFE INS CO	93467	DE	80,616	72,180	6,436	20	0	0	0	20
FIRST INTERNATIONAL LIFE INS CO	60003	MA	48,765	27,964	19,301	37	0	0	0	37
FIRST INVESTORS LIFE INS CO	63495	NY	114,539	108,280	4,255	117	0	0	0	117
FIRST NATIONAL LIFE INS CO OF AM	63525	GA	33,258	29,077	3,180	45	0	0	0	45
FIRST PENN-PACIFIC LIFE INS CO	67652	PA	313,456	288,791	22,665	1,985	0	0	0	1,985
FIRST PYRAMID LIFE INS CO OF AMERIC	63533	AR	4,987	27	3,009	2	0	0	0	2
FIRST STRATFORD LIFE INS CO	94455	DE	714,789	698,227	14,562	0	0	0	0	0
FIRST TRANSCONTINENTAL LIFE INS COR	93602	WI	19,263	15,350	1,913	0	0	10	0	10
FIRST VARIABLE LIFE INS CO	77984	AR	189,625	148,956	39,168	307	0	0	0	307
FIRST VIRGINIA LIFE INS CO	63568	VA	13,895	10,859	2,036	0	55	0	0	55
FIRSTMARK STANDARD LIFE INS CO	69051	IN	104,094	96,586	4,817	48	0	0	0	48
FORD LIFE INS CO	63576	MI	201,801	186,943	13,358	97	4,588	0	0	4,685

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	39	0	39	138	46	130	0	4,786	0	4,916
0	0	31	0	31	0	0	0	0	0	0	0
1,267	0	0	0	1,267	0	0	244,347	0	0	0	244,347
2,499	0	108	0	2,607	0	0	275,922	0	0	0	275,922
4,696	0	29	0	4,724	4	-2	1,200,561	0	59,219	0	1,259,779
56	0	0	0	56	7	7	1,527	0	0	0	1,527
0	0	0	0	0	0	0	1,508	0	0	0	1,508
58	0	6	0	64	0	0	3,973	0	55,618	0	59,591
25	0	0	0	25	2	1	13,355	0	4,397	0	17,752
56	0	0	0	56	0	0	2,432	0	0	0	2,432
1,408	0	0	0	1,408	0	0	236,337	0	0	0	236,337
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	153	108	0	0	4	0	4
26	0	11	0	37	0	0	0	0	0	0	0
0	0	0	0	0	5	0	0	3	0	0	3
129	0	0	0	129	9	13	2,735	0	0	0	2,735
12	1,953	0	0	1,964	3,041	754	7,514	100,545	0	0	108,059

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
FORESTER LIFE INS CO	74439	MI	75,315	57,710	19,606	-2	355	5	0	357
FORT DEARBORN LIFE INS CO	71129	IL	108,400	84,093	21,805	1	0	97	0	98
FRANKLIN LIFE INS CO	63022	IL	3,491,660	3,468,150	451,496	14,227	0	2	0	14,229
FREEDOM LIFE INS CO OF AMERICA	62324	MS	4,247	616	1,670	0	0	0	0	0
FRONTIER NATIONAL LIFE INS CO	99260	OH	4,306	279	2,027	0	0	0	0	0
GARDEN STATE LIFE INS CO	63657	NJ	88,398	72,169	13,915	0	0	0	0	0
GEICO ANNUITY & INS CO	97529	DE	14,882	12,948	4,934	906	0	0	0	906
GENERAL AMERICAN LIFE INS CO	63665	MO	4,368,491	4,199,741	169,750	4,350	0	485	0	4,835
GENERAL FIDELITY LIFE INS CO	93521	CA	88,809	35,076	52,293	0	0	0	0	0
GENERAL LIFE INS CORP OF MI	63703	MI	89,812	79,008	9,398	147	0	1	0	148
GENERAL REASSURANCE CORP	82627	CT	649,232	496,585	148,647	0	0	0	0	0
GENERAL SERVICES LIFE INS CO	63762	DC	58,286	49,203	7,958	87	0	583	0	670
GEORGE WASHINGTON LIFE INS CO	63770	WV	28,729	23,361	4,159	8	0	0	0	8
GEORGIA INTERNATIONAL LIFE INS CO	63797	GA	234,202	211,525	20,177	133	0	0	0	133
GERBER LIFE INS CO	70939	NY	45,988	33,596	10,888	152	0	1	0	153
GERMANTOWN LIFE INS CO	63819	PA	12,101	6,396	4,604	3	139	0	0	142
GLOBE LIFE AND ACCIDENT INS CO	91472	DE	529,325	307,404	315,593	1,928	0	0	0	1,928
GLOBE LIFE INS CO	63894	IL	844,539	779,529	45,879	68	6,314	0	0	6,382

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
4	17	0	0	21	225	7	1	15	2	0	18
4	0	123	0	126	64	26	0	0	37	0	38
5,796	0	4	0	5,800	202	150	779,826	0	23,059	0	802,886
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
525	0	0	0	525	0	0	332,037	0	0	0	332,037
1,053	0	338	0	1,396	1,844	1,434	216,244	0	306,859	0	523,103
0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	18	0	0	16,533	0	26	0	16,560
5	0	0	0	5	0	0	0	0	0	0	0
98	0	0	0	98	0	0	6	0	1	0	7
2	9	0	0	11	173	23	726	3,649	0	0	4,376
31	0	0	0	31	1	55	15,153	0	0	0	15,153
11	0	0	0	11	11	1	25,614	0	12	0	25,626
0	4	0	0	4	41	0	135	5,976	0	0	6,111
436	0	0	0	436	12	2	345,700	0	0	0	345,700
18	2,404	5	46	2,473	6,526	2,398	4,200	63,861	70	404	68,535

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
GOLDEN AMERICAN LIFE INS CO	80942	MN	4,140	1,137	1,503	193	0	5	0	198
GOLDEN RULE INS CO	62286	IL	302,657	241,431	56,758	516	0	1	0	516
GOLDEN STATE MUTUAL LIFE INS CO	63924	CA	119,279	113,581	5,698	3	0	0	0	3
GOVERNMENT PERSONNEL MUTUAL L INS C	63967	TX	275,636	254,337	21,299	636	0	0	0	636
GREAT AMERICAN LIFE INS CO	63312	OH	2,481,486	2,389,772	89,202	1,609	0	3	0	1,612
GREAT AMERICAN RESERVE INS CO	64017	TX	663,057	598,068	58,980	185	0	0	0	185
GREAT NORTHERN INSURED ANNUITY CORP	94366	WA	1,046,656	978,556	66,041	14,268	0	0	0	14,268
GREAT SOUTHERN LIFE INS CO	90212	TX	875,047	760,047	115,000	744	0	0	0	744
GREAT-WEST LIFE & ANNUITY INS CO	68322	KS	1,029,699	976,307	50,792	55	0	0	0	55
GROUPAMERICA INS CO	93440	CT	24,340	7,420	13,920	0	0	150	0	150
GUARANTEE RESERVE LIFE INS CO	64203	IN	63,973	52,414	9,869	834	0	0	0	834
GUARANTEE SECURITY LIFE INS CO	84271	FL	976,860	946,633	28,201	5,454	0	0	0	5,454
GUARANTEE TRUST LIFE INS CO	64211	IL	131,480	109,808	21,672	396	0	0	0	396
GUARANTY INCOME LIFE INS CO	64238	LA	74,933	68,851	5,082	2	0	0	0	2
GUARDIAN INS & ANNUITY CO INC	78778	DE	924,644	857,037	65,607	1,876	0	0	0	1,876
GUARDIAN LIFE INS CO OF AMERICA	64246	NY	4,168,497	3,797,647	370,850	5,472	0	2,728	0	8,200
GULF LIFE INS CO	64270	FL	1,292,982	1,010,080	268,134	63	0	0	0	63
HARLEYSVILLE LIFE INS CO	64327	PA	86,566	77,120	7,946	656	0	115	0	771

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
375	0	0	0	375	121	79	116	0	0	0	116
100	0	0	0	100	2,216	1,122	8,533	0	5,648	0	14,181
2	0	0	0	2	0	0	0	0	0	0	1
235	0	0	0	235	1	0	47,417	0	0	0	47,417
403	0	28	0	432	6	0	16,662	0	9	0	16,671
172	0	0	0	172	32	5	19,839	0	0	0	19,839
65	0	0	0	65	0	0	0	0	0	0	0
73	0	84	0	156	0	32	117,513	0	0	0	117,513
78	0	924	0	1,002	0	0	181	0	0	0	181
0	0	78	0	78	215	194	0	0	71,329	0	71,329
193	0	0	0	193	37	5	16,067	0	0	0	16,067
1,765	0	0	0	1,765	0	0	0	0	0	0	0
104	0	0	0	104	274	89	57,666	0	62	0	57,728
0	0	0	0	0	0	0	344	0	0	0	344
67	0	0	0	67	0	0	2,956	0	0	0	2,956
1,400	0	1,158	0	2,559	21,628	17,129	430,447	0	779,698	0	1,210,145
43	0	0	0	43	6	3	4,226	0	0	0	4,226
89	0	28	0	117	5	0	59,885	0	4,694	0	64,579

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
HARTFORD LIFE & ACCIDENT INS CO	70815	CT	1,191,083	971,614	219,469	3,200	0	1,468	0	4,668
HARTFORD LIFE INS CO	88072	CT	3,495,484	3,373,233	117,746	685	0	2,265	0	2,950
HARTFORD VARIABLE ANNUITY LIFE INS	88030	CT	1,356,905	1,321,679	32,726	0	0	709	0	709
HARVEST LIFE INS CO	79421	OH	163,644	147,416	14,228	275	0	0	0	275
HEALTH INS OF VERMONT INC	81078	VT	7,324	3,880	2,325	0	0	0	0	0
HERITAGE LIFE INS CO	64394	AZ	86,771	69,300	15,171	0	10	0	0	10
HOME BENEFICIAL LIFE INS CO	64424	VA	951,201	686,065	257,136	12,954	0	327	2,754	16,035
HOME LIFE FINANCIAL ASSURANCE CORP	67369	FL	168,238	144,908	20,880	1,255	0	0	0	1,255
HOME LIFE INS CO	64440	NY	3,541,545	3,412,561	128,985	10,247	0	560	0	10,807
HORACE MANN LIFE INS CO	64513	IL	1,469,297	1,274,371	193,426	2,000	0	998	0	2,998
HUMANA INS CO	62189	MO	67,061	33,294	31,767	0	0	0	0	0
IDEALIFE INS CO	97764	DE	6,506	1,301	3,205	0	0	0	0	0
IDS LIFE INS CO	65005	MN	8,963,381	8,748,307	212,074	7,925	0	14	0	7,939
INA LIFE INS CO	67415	CA	2,521,434	2,412,826	107,100	3,187	0	0	0	3,187
INDEPENDENT LIFE & ACCIDENT INS CO	64637	FL	881,539	755,394	124,144	32	0	0	0	32
INDIANAPOLIS LIFE INS CO	64645	IN	730,087	659,457	70,630	3,241	0	0	0	3,241
INDIANAPOLIS LIFE PENSION & INS CO	92711	IN	56,254	46,655	8,399	306	0	0	0	306
INDIVIDUAL ASSUR CO LIFE HEALTH &AC	81779	MO	16,900	11,010	4,390	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
693	0	1,439	0	2,132	3,462	1,161	221,346	0	578,790	0	800,135
835	0	5,842	0	6,676	5,737	5,485	15,852	0	332,933	0	348,785
303	0	767	0	1,071	0	0	4	0	0	0	4
26	0	0	0	26	12	9	9,980	0	0	0	9,980
0	0	0	0	0	94	65	0	0	0	0	0
0	0	0	0	0	0	0	0	1,494	0	0	1,494
4,812	0	740	2,628	8,180	372	532	523	0	11	99	633
196	0	0	0	196	0	0	213	0	0	0	213
6,352	0	1,415	0	7,768	4,126	2,724	353,617	0	238,699	0	592,315
558	0	571	0	1,128	1,831	2,181	143,740	0	34,382	0	178,121
0	0	0	0	0	0	0	5	0	0	0	5
0	0	0	0	0	0	0	0	0	0	0	0
4,408	0	230	0	4,638	197	117	135,685	0	1,411	0	137,296
1,821	0	0	0	1,821	37	1	237	0	0	0	237
50	0	0	0	50	0	0	1,858	0	0	0	1,858
904	0	0	0	904	455	74	224,615	0	0	0	224,615
93	0	0	0	93	0	0	30,154	0	0	0	30,154
0	0	0	0	0	12	8	0	0	0	0	0

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ORDER

TABLE NO. 11

COMPANY NAME	CODE	DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
INDUSTRIAL LIFE INS CO	69019	TX	30,223	21,980	7,742	0	-2	0	0	-2
INTEGON LIFE INS CORP	68799	NC	519,306	387,669	65,209	1,033	386	0	0	1,421
INTEGRATED RESOURCES LIFE INS CO	69259	IA	2,139,451	2,062,361	31,190	1,999	0	0	0	1,999
INTEGRITY LIFE INS CO	79750	AZ	1,020,104	988,248	31,856	2,278	0	0	0	2,278
INTEGRITY NATIONAL LIFE INS CO	69726	PA	22,442	19,301	2,931	967	0	0	980	1,967
INTER OCEAN INS CO	69794	IN	257,788	173,577	82,218	275	0	0	0	275
INTER-AMERICAN INS CO	42525	DE	42,385	31,073	10,061	2	0	0	0	2
INTER-AMERICAN LIFE INS CO	63564	NJ	13,506	11,326	1,280	131	0	101	0	232
INTER-STATE ASSURANCE CO	69807	IA	52,192	38,013	12,179	583	0	5	0	588
INTERCONTINENTAL LIFE INS CO	69736	NJ	63,209	53,469	7,748	319	0	0	0	319
INTERFAITH LIFE INS CO	93718	PA	75,084	70,361	3,623	0	0	0	0	0
INTERNATIONAL FINANCIAL SVC LIFE I	69089	IL	12,804	9,399	2,205	38	0	0	0	38
INTRAMERICA LIFE INS CO	69841	NY	87,502	65,829	19,572	15	0	0	0	15
INVESTORS GUARANTY LIFE INS CO	69892	CA	72,590	53,038	18,358	78	0	0	0	78
INVESTORS LIFE INS CO NORTH AMERICA	63487	PA	985,457	950,885	33,072	1,915	0	102	0	2,017
INVESTORS LIFE INS CO OF NEBRASKA	88975	SD	52,493	36,353	16,639	38	0	0	0	38
ITT LIFE INS CORP	71153	MI	429,611	279,862	147,250	1,003	0	43	0	1,046
ITT LYNDON LIFE INS CO	88080	MO	408,977	299,237	106,739	0	591	0	0	591

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AGENTS PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	30	0	0	30	0	100	1,687	2,114	0	0	3,802
470	20	0	0	490	450	43	160,220	13,253	0	0	173,480
257	0	0	0	257	0	0	87,854	0	7,304	0	94,858
341	0	0	0	341	0	0	21,951	0	0	0	21,951
251	0	0	163	414	45	19	47,311	0	0	13,386	60,697
244	0	0	8	252	3	0	19,552	0	5,215	0	24,767
0	0	0	0	0	1	0	0	0	0	0	0
202	0	7	0	209	0	0	15	0	7	0	22
106	0	0	0	106	0	0	109,006	0	2,955	0	111,960
73	0	0	0	73	21	2	90,417	0	0	0	90,417
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	30	0	0	229	0	0	0	229
24	0	0	0	24	0	0	13,066	0	0	0	13,066
1,950	0	1,695	0	3,645	0	0	310	0	0	0	310
14	0	0	0	14	0	0	4,152	0	4,347	0	8,500
521	0	0	0	521	2	2	147	0	9	0	156
0	256	0	0	256	1,138	239	0	55	0	0	55

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - (65000) TABLE NO. 11

COMPANY NAME	CODE	DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
BALTIMORE NATIONAL LIFE INS CO	60054	MI	[illegible]	[illegible]	[illegible]	334	0	17	0	351
BL PENNLY LIFE INS CO	69621	MI	[illegible]	[illegible]	[illegible]	481	1	4	0	485
JEFFERSON NATL LIFE INS CO	65064	IN	[illegible]	[illegible]	[illegible]	2,307	0	187	0	2,495
JEFFERSON PILOT FINANCIAL LIFE INS CO	94054	NC	[illegible]	[illegible]	[illegible]	134	0	91	0	224
JEFFERSON-PILOT LIFE INS CO	67369	NC	[illegible]	[illegible]	[illegible]	3,275	92	297	0	3,034
JOHN ALDEN LIFE INS CO	63088	WI	1,687,047	1,619,154	66,293	4,290	188	327	0	4,766
JOHN DEERE LIFE INS CO	97128	IL	213,332	182,816	28,736	2	0	0	0	2
JOHN HANCOCK MUTUAL LIFE INS CO	65399	MA	27,354,669	24,344,130	1,010,739	15,877	14	3,720	0	19,614
JOHN HANCOCK VARIABLE LIFE INS CO	93204	MA	1,021,722	877,591	147,131	7,324	0	0	0	7,324
KANSAS CITY LIFE INS CO	65129	MO	1,323,995	1,175,768	129,107	1,711	-1	96	0	1,806
KEMPER INVESTORS LIFE INS CO	90557	IL	3,432,791	3,059,362	79,429	1,904	0	1,282	0	3,296
KENNESAW LIFE & ACCIDENT INS CO	65161	GA	13,596	8,951	5,647	188	0	0	0	188
KENTUCKY CENTRAL LIFE INS CO	65189	KY	959,061	770,121	71,385	1,822	0	2	1	3,806
KEYSTONE PROVIDENT LIFE INS CO	93234	PI	3,935,899	3,791,134	91,056	3,899	0	0	0	3,899
KEYSTONE STATE LIFE INS CO	90344	PA	12,574	2,988	4,517	112	0	0	0	112
KNICKERBOCKER LIFE INS CO	60585	TX	56,940	62,581	-6,745	0	0	0	0	0
LAFAYETTE LIFE INS CO	65242	IN	356,349	325,005	31,338	1,074	0	8	0	1,082
LIBERTY LIFE ASSURANCE CO OF BOSTON	65315	MA	1,307,169	959,680	66,289	922	0	1,063	0	1,986

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	ALM PREMIUM	ALM LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
33	0	9	0	42	0	0	21,879	0	0	0	21,879
107	0	0	0	107	373	22	30	1	0	0	31
597	0	28	0	586	26	56	224,482	0	36,296	0	260,778
71	0	0	0	71	0	0	0	0	0	0	0
2,909	47	319	0	2,835	3,382	3,389	294,828	69,740	285,302	0	548,870
3,911	119	100	0	3,830	6,738	6,527	170,422	13,899	69,286	0	253,607
2	0	0	0	2	0	0	159	0	0	0	159
13,911	11	22,393	0	40,814	2,597	1,936	1,055,197	2,642	1,752,321	0	2,810,160
1,007	0	0	0	1,007	0	0	459,213	0	0	0	459,213
755	0	46	0	801	125	34	156,022	178	36,739	0	192,938
1,737	0	175	0	1,962	0	0	6	0	0	0	6
68	0	0	0	68	6	0	16,832	0	0	0	16,832
590	0	0	0	591	22	22	500,092	0	45,708	4	545,804
309	0	0	0	329	0	0	32,479	0	5,146	0	37,626
0	0	0	0	0	0	0	24	0	0	0	24
0	0	0	0	0	0	1	25	0	0	0	25
972	0	0	0	972	20	0	58,356	0	41,416	0	98,472
560	0	487	0	1,046	2,923	3,183	64,975	0	62,054	0	127,029

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
LIBERTY LIFE INS CO	65323	SC	774,403	647,597	99,886	2,503	0	7	1	2,511
LIBERTY NATIONAL LIFE INS CO	65331	AL	2,607,287	1,889,780	674,490	147	0	0	11	158
LIFE & CASUALTY INS CO OF TENNESSEE	65390	TN	1,322,995	1,170,609	122,797	87	0	583	5	674
LIFE & HEALTH INS CO OF AMERICA	77887	PA	14,857	10,565	3,192	5	0	0	0	0
LIFE ASSURANCE CO OF PENNSYLVANIA	65374	PA	120,418	109,074	10,841	192	1,336	0	0	1,527
LIFE GENERAL SECURITY INS CO	79324	LA	5,601	3,555	845	0	0	0	0	0
LIFE INS CO OF GEORGIA	65471	GA	1,414,474	1,211,721	188,234	97	0	0	9	105
LIFE INS CO OF ILLINOIS	75078	IL	42,095	21,202	14,343	1	0	0	0	1
LIFE INS CO OF NORTH AMERICA	65498	PA	1,454,480	963,721	518,744	638	0	5,596	0	6,234
LIFE INS CO OF THE SOUTHWEST	65528	TX	494,295	454,758	32,537	314	0	274	0	588
LIFE INS CO OF VIRGINIA	65536	VA	2,794,075	2,592,465	180,830	9,410	0	32	7	9,450
LIFE INVESTORS INS CO OF AMERICA	64130	IA	1,305,680	1,199,605	104,572	39	509	4	0	553
LIFE OF BOSTON INS CO	65927	MA	16,772	13,041	2,030	17	0	0	0	17
LIFE OF INDIANA INS CO	86983	IN	24,770	23,068	502	0	0	0	0	0
LIFE OF MID-AMERICA INS CO	65552	IA	10,878	6,580	3,099	0	0	0	0	0
LINCOLN AMERICAN LIFE INS CO	65579	TN	100,874	86,919	11,955	23	0	0	0	23
LINCOLN BENEFIT LIFE CO	65595	NE	61,082	27,705	31,877	1,823	0	0	0	1,823
LINCOLN INCOME LIFE INS CO	65617	KY	122,905	109,612	11,294	138	0	0	0	138

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
345	0	0	5	350	3	10	206,219	0	1,930	0	208,149
101	0	0	13	114	15	0	16,583	0	0	159	16,742
95	0	299	13	407	7	8	6,177	0	1,012	54	7,244
0	0	0	0	0	323	85	98	0	0	0	98
147	500	0	0	647	817	539	14	87	10	0	111
0	0	0	0	0	0	0	0	0	0	0	0
49	0	0	7	56	12	0	11,082	0	40,031	168	57,281
0	0	0	0	0	0	0	47	0	0	0	47
601	0	2,428	0	3,089	7,747	7,347	4	0	949	0	952
359	0	6	0	364	47	3	475	0	9,096	0	9,571
4,569	0	3,977	138	8,684	299	338	1,024,453	0	1,542	1,915	1,027,910
1	241	0	0	242	3,642	1,474	5	68	0	0	73
7	0	0	0	7	0	0	375	0	0	0	375
0	0	0	0	0	2	0	12	0	0	0	12
0	0	0	0	0	0	0	0	0	0	0	0
9	0	0	0	9	0	0	3	0	4	0	7
18	0	0	0	18	0	0	7,904	0	467	0	8,371
172	0	0	0	172	1	1	19,044	0	0	0	19,044

1985 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
LINCOLN LIBERTY LIFE INS CO	93629 NE		135,463	140,787	5,175	0	0	0	0	0
LINCOLN NATIONAL HEALTH CARE INS CO	94307 IN		77,404	56,734	17,275	0	0	2,013	0	2,013
LINCOLN NATIONAL LIFE INS CO	65676 IN		44,736,114	44,307,672	349,243	12,754	0	1,527	0	14,281
LINCOLN NATIONAL PENSION INS CO	86355 IN		9,325,323	9,176,203	148,119	840	0	181	0	1,021
LINCOLN SECURITY LIFE INS CO OF CT	97039 CT		10,021	9,217	804	84	0	0	0	84
LONE STAR LIFE INS CO	63673 TX		209,043	188,124	19,404	5	0	0	0	5
LOYAL AMERICAN LIFE INS CO	63722 AL		171,339	152,949	15,389	151	0	0	0	151
LOYALTY LIFE INS CO	93328 MI		147,423	128,733	15,690	494	0	202	0	696
LUTHERAN BROTHERHOOD VAR INS PROD C	97721 MN		10,929	2,307	8,622	0	0	0	0	0
LYNDON INS CO	87990 GA		657,847	391,628	266,519	0	0	0	0	0
MACCABEES MUTUAL LIFE INS CO	65765 MI		640,865	603,158	37,707	4,543	0	159	0	4,701
MAIN LIFE INS CO	65811 AZ		5,308	2,705	2,603	0	0	0	0	0
MAINE FIDELITY LIFE INS CO	65838 ME		31,942	21,975	8,114	71	0	0	0	71
MANHATTAN LIFE INS CO	65870 NY		778,343	744,382	29,961	975	0	643	0	1,618
MANHATTAN NATIONAL LIFE INS CO	67083 ND		213,373	202,445	9,537	1,062	0	0	0	1,062
MANUFACTURERS LIFE INS CO	80616 MI		7,962,006	7,686,865	273,141	10,625	0	2,624	0	13,249
MANUFACTURERS LIFE INS CO OF AMERIC	87793 PA		43,942	14,946	8,496	25	0	0	0	25
MASSACHUSETTS CASUALTY INS CO	80896 MA		89,868	76,174	12,494	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	152	0	0	0	152
0	0	0	0	0	20,573	19,958	0	0	484,529	0	484,529
15,176	2	8,115	0	23,293	7,280	5,986	943,605	0	272,106	0	1,215,710
3,671	0	7,296	0	11,166	0	0	0	0	0	0	0
0	0	0	0	0	0	7	9,988	0	0	0	9,988
2	0	0	0	2	32	109	465	0	0	0	465
59	0	0	0	59	392	140	17,054	0	0	0	17,054
1	0	164	0	165	794	684	110,728	0	33,007	0	143,735
0	0	0	0	0	0	0	0	0	1	0	1
0	0	0	0	0	0	0	0	0	0	0	0
559	0	186	0	745	1,752	139	378,173	0	77,574	0	455,746
0	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	7	0	0	9,549	0	4,616	0	14,166
1,372	0	319	0	1,691	0	0	107,270	0	92,011	0	199,881
1,589	0	0	0	1,589	0	0	54,069	0	0	0	54,669
11,493	0	2,416	0	13,909	68	30	570,441	0	135,136	0	705,577
0	0	0	0	0	0	0	1,365	0	0	0	1,365
0	0	0	0	0	904	583	0	0	0	0	0

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MASSACHUSETTS GENERAL LIFE INS CO	65900	MA	327,345	287,341	13,425	1,633	0	0	0	1,633
MASSACHUSETTS IND & LIFE INS CO	69744	MA	813,997	623,652	187,795	14,806	740	12	0	15,558
MASSACHUSETTS MUTUAL LIFE INS CO	65935	MA	19,879,338	18,871,532	1,007,806	35,269	0	19,987	0	55,276
MBL LIFE ASSURANCE CORP	69728	OH	133,007	107,256	24,040	24	0	0	0	24
MEDICAL LIFE INS CO	66791	OH	19,024	9,772	9,752	0	0	386	0	386
MERIT LIFE INS CO	65951	IN	336,951	276,418	59,433	140	0	0	0	140
METLIFE SECURITY INS CO	60348	NJ	590,703	551,525	39,678	0	0	0	0	0
METROPOLITAN INS & ANNUITY CO	38628	DE	2,314,834	2,216,820	98,005	15,612	0	0	0	15,612
METROPOLITAN LIFE INS CO	65978	NY	88,140,130	85,131,347	3,008,783	39,053	355	20,922	0	60,330
METROPOLITAN TOWER LIFE INS CO	97136	DE	38,009	23,976	12,034	205	0	0	0	205
MIC LIFE INS CORP	85561	DE	268,644	250,748	15,396	3	2,722	157	0	2,881
MID SOUTH INS CO	79987	NC	56,958	28,571	27,785	2	0	17	0	19
MID-WEST NATIONAL LIFE INS CO OF TN	66087	TN	36,878	29,377	5,501	1	0	0	0	1
MIDDLE ATLANTIC LIFE INS CO	68543	PA	8,970	5,798	1,972	0	0	0	0	0
MIDLAND MUTUAL LIFE INS CO	66036	OH	649,964	608,339	41,625	524	0	37	0	561
MIDLAND NATIONAL LIFE INS CO	66044	SD	573,827	450,455	121,868	4,598	0	0	0	4,598
MIDWESTERN NATIONAL L INS CO OF OHI	60095	OH	46,150	42,412	2,637	12	0	0	0	12
MIDWESTERN UNITED LIFE INS CO	66109	IN	266,773	212,120	52,153	1,110	0	0	0	1,110

/----------DIRECT CLAIMS AND BENEFITS PAID----------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL	/-------A&H-------/ PREMIUM	LOSSES	/-------------IN FORCE, DECEMBER 31, 1985-------------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
517	0	0	0	517	31	0	64,133	0	0	0	64,133
3,835	225	0	0	4,060	1,710	537	4,665,175	46,696	708	0	4,712,579
14,063	0	10,825	0	24,888	11,801	8,140	1,946,096	0	328,099	0	2,274,195
210	0	0	0	210	0	0	9,506	0	0	0	9,506
0	0	106	0	106	316	266	0	0	216	0	216
62	0	0	0	62	0	0	3,684	0	0	0	3,684
3,365	0	0	0	3,365	0	0	0	0	0	0	0
2,683	0	0	0	2,683	0	0	1,068,831	0	0	0	1,068,831
49,049	171	208,109	3,493	260,822	13,922	10,166	2,695,762	0	8,153,667	93,305	10,942,734
5	0	0	0	5	0	0	51,001	0	0	0	51,001
0	1,269	63	0	1,332	1,442	565	0	231,007	45,085	0	276,093
1	0	0	0	1	316	266	1	0	3	0	3
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
252	0	4	0	256	0	3	74,964	0	29,904	0	104,869
2,160	0	0	0	2,160	2	1	719,197	0	20,855	0	740,052
1	0	0	0	1	0	0	35	0	0	0	35
23	0	0	0	23	0	0	133,739	0	0	0	133,739

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MINISTERS LIFE & MUTUAL LIFE INS CO	66133	MN	168,936	153,521	15,435	642	0	8	0	650
MINNESOTA MUTUAL LIFE INS CO	66168	MN	4,005,271	3,850,620	154,651	3,518	714	7,152	0	11,384
MML BAY STATE LIFE INS CO	70416	MD	27,858	3,361	22,497	56	0	0	0	56
MML LIFE INS CO	93475	DE	31,367	23,270	8,084	110	0	0	0	110
MML PENSION INS CO	80314	DE	165,769	138,078	27,691	484	0	0	0	484
MODERN PIONEERS LIFE INS CO	66249	AZ	10,404	8,457	1,197	96	0	0	0	96
MONARCH LIFE INS CO	66265	MA	4,379,057	4,254,715	125,344	31,576	0	125	0	31,721
MONITOR LIFE INS CO OF NEW YORK	81442	NY	11,773	8,561	2,212	2	0	0	0	2
MONTGOMERY WARD LIFE INS CO	66273	IL	287,088	198,653	88,916	1,153	632	209	0	1,995
MONY LIFE INS CO OF AMERICA	78077	AZ	645,566	602,894	41,172	1,080	0	0	0	1,080
MUTUAL BENEFIT LIFE INS CO	66362	NJ	10,095,979	9,722,241	373,738	2,632	0	4,302	0	6,935
MUTUAL LIFE INS CO OF NEW YORK	66370	NY	13,976,307	13,460,941	515,446	13,993	0	403	0	14,396
MUTUAL LIFE INS CO OF WASHINGTON DC	66389	DC	11,643	8,903	2,740	180	0	0	51	231
MUTUAL OF AMERICA LIFE INS CO	88668	NY	4,167,459	3,997,503	169,956	77	0	1,622	0	1,699
MUTUAL OF OMAHA INS CO	71412	NE	1,998,223	1,539,375	458,848	0	0	0	0	0
MUTUAL SECURITY LIFE INS CO	66400	IN	618,870	608,397	10,473	517	0	28	0	544
MUTUAL SERVICE LIFE INS CO	66419	MN	477,570	448,557	29,014	10	0	0	0	10
MUTUAL TRUST LIFE INS CO	66427	IL	400,948	361,393	39,555	274	0	0	0	274

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
238	0	9	0	247	74	39	20,402	0	240	0	20,642
1,520	522	3,552	0	5,593	1,130	431	267,614	145,512	1,137,897	0	1,551,023
10	0	0	0	10	0	0	4,587	0	0	0	4,587
24	0	0	0	24	0	0	9,019	0	0	0	9,019
645	0	0	0	645	0	0	0	0	0	0	0
102	0	0	0	102	0	0	5,374	0	0	0	5,374
3,100	0	153	0	3,253	2,431	1,099	241,081	0	6,574	0	247,656
5	0	0	0	5	0	0	903	0	0	0	903
622	359	259	0	1,240	1,712	813	106,054	40,663	108,240	0	254,957
748	0	0	0	748	0	0	79,579	0	0	0	79,579
4,457	0	3,108	0	7,565	7,503	5,272	140,910	0	751,371	0	892,281
10,764	0	1,665	0	12,429	4,785	2,373	1,019,101	0	261,130	0	1,280,231
9	0	0	194	203	14	1	14,049	0	0	1,475	15,524
42	0	2,831	0	2,874	145	63	65	0	23,532	0	23,597
0	0	0	0	0	31,662	24,539	0	0	0	0	0
214	0	20	0	234	820	647	26,262	0	31,164	0	57,425
23	0	4	0	27	0	5	758	0	715	0	1,473
199	0	0	0	199	39	33	9,718	0	0	0	9,718

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
NATIONAL AMERICAN LIFE INS CO OF PA	69221	PA	63,054	58,717	5,637	23	0	1	0	24
NATIONAL BENEFIT LIFE INS CO	61409	NY	1,618,444	1,560,714	55,723	2,041	0	110	0	2,200
NATIONAL FIDELITY LIFE INS CO	66559	MO	386,722	353,249	30,348	757	0	3	0	759
NATIONAL HEALTH INS CO	82538	TX	29,342	14,731	11,611	0	0	1	0	1
NATIONAL HOME LIFE ASSURANCE CO	66665	MO	3,117,560	2,731,840	183,197	735	0	2,538	0	3,274
NATIONAL LIFE INS CO	66880	VT	3,590,387	3,441,460	149,427	4,239	0	0	0	4,239
NATIONAL OLD LINE INS CO	94285	AR	350,770	225,535	120,835	13	0	0	0	13
NATIONAL PENSION LIFE INS CO	93653	VT	7,515	2,392	4,622	0	0	0	0	0
NATIONAL RESERVE LIFE INS CO	66745	SD	5,305	305	3,238	16	0	0	0	16
NATIONAL STATES INS CO	60593	MO	43,767	20,321	15,446	0	0	0	0	0
NATIONAL TRAVELERS LIFE CO	66826	IA	243,694	219,095	24,604	65	0	0	0	65
NATIONAL WESTERN LIFE INS CO	66850	CO	1,027,474	993,500	30,496	1,162	0	834	0	1,996
NATIONWIDE LIFE INS CO	66869	OH	7,298,978	6,939,904	355,259	13,841	25	10,722	0	24,589
NEW CENTURY LIFE INS CO	81213	CA	129,575	68,009	59,565	0	0	0	0	0
NEW ENGLAND GENERAL LIFE INS CO	81264	DE	121,899	101,691	16,608	0	0	0	0	0
NEW ENGLAND MUTUAL LIFE INS CO	66893	MA	14,204,306	13,683,890	520,416	16,593	0	611	0	17,204
NEW ENGLAND VARIABLE LIFE INS CO	91626	DE	49,584	40,397	6,787	402	0	0	0	402
NEW JERSEY LIFE INS CO	66907	NJ	175,549	166,298	8,051	289	0	0	0	289

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
10	0	0	0	10	29	0	0	0	0	0	0
1,885	0	108	0	1,993	37	23	338	0	64	0	402
691	0	0	0	691	52	150	38,677	0	740	0	39,417
0	0	0	0	0	179	52	0	0	73	0	73
349	0	3,531	0	3,880	982	395	22,634	0	51,867	0	74,502
2,933	0	0	0	2,933	736	156	329,503	0	0	0	329,503
25	0	0	0	25	0	0	865	0	0	0	865
0	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	7	0	0	1,178	0	0	0	1,178
0	0	0	0	0	0	0	0	0	0	0	0
73	0	0	0	73	1	-1	1,735	0	7,074	0	8,809
1,485	0	0	0	1,485	0	0	119,157	0	0	0	119,157
17,905	6	64,452	0	82,363	10,558	7,921	1,106,470	3,229	75,906	0	1,185,605
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	695	174	0	0	0	0	0
6,637	0	1,386	0	8,024	3,724	3,215	879,437	0	132,083	0	1,011,520
0	0	0	0	0	0	0	5,413	0	0	0	5,413
1,603	0	0	0	1,603	1	0	9,000	0	118	0	9,118

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
NEW YORK LIFE & HEALTH INS CO	97705	DE	12,468	278	10,190	0	0	0	0	0
NEW YORK LIFE INS & ANNUITY CORP	91596	DE	7,123,089	6,981,098	139,991	23,256	0	0	0	23,256
NEW YORK LIFE INS CO	66915	NY	31,893,651	29,889,544	1,859,107	41,411	0	19,542	0	60,953
NN INVESTORS LIFE INS CO INC	86231	IA	519,061	462,907	53,444	6	0	28	0	34
NORTH AMERICAN CO FOR LIFE & H INS	66974	IL	979,591	873,134	104,456	6,563	0	49	0	6,612
NORTH AMERICAN EQUITABLE LIFE ASR C	66982	OH	24,056	17,166	5,889	1,217	0	0	28	1,245
NORTH AMERICAN LIFE & CAS	90611	MN	793,902	728,431	65,472	410	0	1,077	0	1,487
NORTH AMERICAN SECURITY LIFE INS CO	90425	DE	106,391	96,501	9,373	0	0	0	0	0
NORTH CAROLINA MUTUAL LIFE INS CO	67032	NC	216,357	197,927	18,430	691	0	2	562	1,256
NORTH CENTRAL LIFE INS CO	67040	MN	232,323	220,862	8,961	10	448	1	0	459
NORTHBROOK LIFE INS CO	88528	IL	435,707	405,838	27,369	4,857	0	35	0	4,892
NORTHERN LIFE INS CO	87734	WA	1,197,056	1,135,633	59,923	1,754	0	0	0	1,754
NORTHWESTERN MUTUAL LIFE INS CO	67091	WI	22,602,895	21,559,656	1,043,239	32,311	0	0	0	32,311
NORTHWESTERN NTL LIFE INS CO	67105	MN	9,715,509	9,437,213	274,321	1,750	0	4,742	0	6,491
OCCIDENTAL LIFE INS CO OF NC	67148	NC	176,755	155,799	18,455	998	0	0	0	998
OHIO LIFE INS CO	67164	OH	184,369	157,977	25,287	723	0	0	0	723
OHIO NATIONAL LIFE ASR CORP	89206	OH	161,742	133,312	20,930	191	0	0	0	191
OHIO NATIONAL LIFE INS CO	67172	OH	1,581,980	1,492,090	89,890	172	0	21	0	193

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
6,393	0	0	0	6,393	0	0	700,981	0	0	0	700,981
27,256	0	18,378	0	45,634	9,744	7,728	3,228,452	0	1,532,173	0	4,760,625
5	0	65	0	70	992	1,643	0	0	6	0	7
534	0	13	0	546	116	-12	310,978	0	0	0	310,978
605	0	0	91	695	100	34	44,409	0	49	2,735	47,193
830	0	722	0	1,552	2,187	1,635	9,059	0	338,368	0	347,427
0	0	0	0	0	0	0	0	0	0	0	0
337	0	0	391	727	114	33	34,764	0	635	16,235	51,634
26	97	0	0	123	338	86	430	19,902	1,087	0	21,419
18	0	57	0	75	576	636	708	0	7,659	0	8,367
145	0	0	0	145	0	0	125,309	0	24,116	0	149,425
11,112	0	0	0	11,112	2,491	972	2,177,422	0	0	0	2,177,422
294	0	3,783	0	4,076	3,003	3,637	168,761	0	1,359,312	0	1,528,073
549	0	0	0	549	2	0	97,788	0	0	0	97,788
113	0	0	0	113	0	0	74,194	0	0	0	74,194
0	0	0	0	0	38	0	38,989	0	0	0	38,989
171	0	62	0	233	44	2	4,403	0	44,086	0	48,489

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FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	/------DIRECT PREMIUM AND ANNUITY CONSID------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PREMIER LIFE INS CO	93726	PA	5,123	464	3,059	0	0	0	0	0
PRESBYTERIAN MINISTERS FUND	66012	PA	352,606	317,283	35,523	730	0	0	0	730
PRESIDENTIAL LIFE INS CO	66034	NY	1,993,717	1,937,502	56,215	701	0	0	0	701
PRINCIPAL LIFE INS CO	91529	IA	7,669	1,600	5,069	0	0	0	0	0
PRINCIPAL MUTUAL LIFE INS CO	61271	IA	19,027,714	18,387,497	640,218	5,060	0	2,433	0	7,492
PRINCIPAL NATIONAL LIFE INS CO	92908	DE	401,506	379,302	20,104	421	0	0	0	421
PROGRESSIVE AMERICAN LIFE INS CO	71161	OH	41,249	22,549	16,695	0	65	0	0	65
PROGRESSIVE LIFE INS CO	68101	NJ	46,688	47,914	-1,226	208	0	0	374	582
PROTECTED HOME MUTUAL LIFE INS CO	66128	PA	84,356	79,607	4,751	124	0	2	0	126
PROTECTIVE LIFE INS CO	66136	AL	731,853	611,405	115,454	569	0	39	0	608
PROVIDENT INDEMNITY LIFE INS CO	66167	PA	23,406	21,659	547	73	0	69	20	162
PROVIDENT LIFE & ACCIDENT INS CO	66195	TN	3,648,380	3,124,077	486,450	3,051	0	2,093	0	5,145
PROVIDENT MUTUAL LIFE I C OF PHILAD	68225	PA	2,635,039	2,507,516	128,523	5,507	0	580	0	6,087
PROVIDENT NATIONAL ASR CO	70866	TN	5,241,569	5,086,205	152,364	0	0	-900	0	-900
PROVIDERS FIDELITY LIFE INS CO	76694	PA	62,003	46,884	13,119	0	0	0	0	0
PRUCO LIFE INS CO	79227	AZ	2,443,222	2,398,307	42,415	16,760	0	0	0	16,760
PRUDENTIAL INS CO OF AMERICA	68241	NJ	108,815,241	105,345,764	3,469,477	53,615	196	43,056	0	96,868
PYRAMID LIFE INS CO	68284	KS	75,695	57,714	17,777	37	0	0	0	37

/----------DIRECT CLAIMS AND BENEFITS PAID----------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL	/-------AEM-------/ PREMIUM	LOSSES	/-------------IN FORCE, DECEMBER 31, 1985-------------/ ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
363	0	0	0	363	0	0	31,421	0	0	0	31,421
1,024	0	0	0	1,024	0	0	6	0	0	0	6
0	0	0	0	0	0	0	0	0	0	0	0
2,576	0	4,285	0	6,860	8,028	7,963	413,323	0	494,066	0	907,389
30	0	0	0	30	0	0	1,261	0	0	0	1,261
0	104	0	0	104	44	88	0	22	0	0	22
55	0	0	166	221	16	4	8	0	0	15	23
243	0	0	0	243	7	0	3,442	0	330	0	3,772
388	0	0	0	388	81	1	92,189	0	4,506	0	96,695
18	0	33	16	68	797	503	13	0	11	1	24
1,951	5	1,709	0	3,665	17,356	9,752	297,044	6	1,183,584	0	1,481,234
9,142	0	333	0	9,475	3,284	2,592	339,475	0	67,966	0	407,441
87	0	1,858	0	1,945	0	0	0	0	0	0	0
0	0	0	0	0	20	10	0	0	0	0	0
1,560	0	0	0	1,560	0	0	827,586	0	0	0	827,586
99,209	97	98,368	3,027	95,702	61,210	67,659	3,595,875	25,852	10,607,857	49,999	14,279,583
6	0	0	0	6	8	5	428	0	0	0	428

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
RELIABLE LIFE INS CO	68357	MO	343,658	297,851	35,073	4	0	0	1	5
RELIANCE STANDARD LIFE INS CO	68381	IL	683,860	577,709	98,148	527	0	1,702	0	2,229
REPUBLIC NATIONAL LIFE INS CO	92576	TX	506,565	459,452	44,613	1,175	0	0	0	1,175
REPUBLIC-VANGUARD LIFE INS CO	68446	TX	61,695	32,778	26,325	80	0	2	0	82
RESERVE LIFE INS CO	68454	TX	511,018	326,405	182,613	388	0	2	0	390
ROYAL LIFE INS CO OF AMERICA	80586	CT	95,950	52,173	41,277	133	0	0	0	133
ROYAL TANDEM LIFE INS CO	82348	NY	101,081	91,748	7,133	2	0	0	0	2
SAFECO LIFE INS CO	68608	WA	2,513,660	2,417,992	90,668	1,452	0	1,578	0	3,030
SAFECO NATIONAL LIFE INS CO	90581	WA	13,107	2,967	8,140	28	0	0	0	28
SAVERS LIFE INS CO OF AMERICA	93734	MO	15,347	9,972	3,375	0	0	0	0	0
SECURITY ASR CO	71714	AZ	25,660	12,681	7,779	0	194	0	0	194
SECURITY BENEFIT LIFE INS CO	68675	KS	1,640,964	1,587,992	52,972	884	0	64	0	948
SECURITY CONNECTICUT LIFE INS CO	91588	CT	619,006	497,852	118,238	4,495	0	33	0	4,528
SECURITY EQUITY LIFE INS CO	99414	NY	41,255	35,986	3,270	114	0	0	0	114
SECURITY FIRST LIFE INS CO	61050	DE	661,956	607,887	51,668	0	0	0	0	0
SECURITY LIFE OF DENVER INS CO	68713	CO	916,309	716,087	197,342	7,010	0	291	0	7,301
SECURITY MUTUAL LIFE INS CO OF NY	68772	NY	640,532	613,248	27,284	828	0	6	0	834
SECURITY OF AMERICA LIFE INS CO	68667	PA	123,265	100,785	20,436	33	1,264	329	0	1,626

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1	0	0	2	3	1	1	383	0	0	38	420
412	0	1,627	2	2,042	1,939	1,095	38	0	612	0	650
910	0	0	0	910	8	0	105,125	0	0	0	105,125
23	0	0	0	23	0	0	17,202	0	605	0	17,807
424	0	2	0	425	604	237	18,947	0	5,385	0	24,332
43	0	0	0	43	0	0	7,979	0	0	0	7,979
0	0	0	0	0	0	0	0	0	0	0	0
1,353	0	244	0	1,598	1,098	927	109,726	0	125,303	0	235,028
0	0	0	0	0	0	0	5,486	0	0	0	5,486
0	0	0	0	0	0	0	0	0	0	0	0
0	87	0	0	87	106	26	0	13,769	0	0	13,769
331	0	486	0	817	75	47	72,305	0	42,103	0	114,408
3,025	0	62	0	3,087	19	6	460,153	0	4,134	0	464,287
212	0	0	0	212	0	0	43,222	0	0	0	43,222
0	0	0	0	0	0	0	0	0	0	0	0
586	0	0	0	586	0	0	56	0	6	0	62
423	0	3	0	426	69	37	169,096	0	36,097	0	205,192
19	456	139	0	614	1,007	448	3	104	71	0	178

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - (60001) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
SECURITY TRUST LIFE INS CO	79440	GA	147,061	113,090	34,772	62	0	0	44	105
SENTRY INVESTORS LIFE INS CO	71692	MA	26,236	14,520	10,216	1	0	0	0	1
SENTRY LIFE INS CO	68810	WI	903,752	814,152	89,437	96	0	30	0	126
SHENANDOAH LIFE INS CO	68845	VA	350,880	328,201	22,679	2,180	0	420	0	2,600
SIGNATURE LIFE INS CO OF AMERICA	70980	IL	5,286	50	3,237	0	0	0	0	0
SMA LIFE ASSURANCE CO	84824	DE	1,304,994	1,184,692	117,766	1,808	0	0	0	1,808
SOONER LIFE INS CO	68861	OK	41,154	29,285	10,769	0	0	0	0	0
SOUTHERN LIFE INS CO	68934	NC	195,733	171,046	22,687	72	0	0	5	77
SOUTHLAND LIFE INS CO	68950	TX	963,079	815,820	139,758	569	0	0	38	607
SOUTHWESTERN LIFE INS CO	91391	TX	5,799,196	5,559,196	235,000	2,122	0	2	0	2,124
SOVEREIGN LIFE INS CO OF CALIFORNIA	80438	CA	187,385	158,566	27,719	695	0	0	0	695
SPRINGFIELD LIFE INS CO INC	68993	VT	174,579	141,076	30,503	27	0	102	0	129
STANDARD INS CO	69019	OR	1,460,742	1,347,105	113,637	28	0	11	0	39
STANDARD OF AMERICA LIFE INS CO	69000	IL	61,085	10,233	48,352	0	0	0	0	0
STANDARD SECURITY LIFE INS CO OF NY	69078	NY	133,810	94,669	32,072	124	0	2	0	126
STATE BOND & MORTGAGE LIFE INS CO	69086	MN	165,253	152,822	11,181	0	0	0	0	0
STATE FARM ANNUITY & LIFE INS CO	94498	IL	4,728	14	3,714	0	0	0	0	0
STATE FARM LIFE INS CO	69108	IL	8,453,540	7,380,547	1,069,993	25,091	181	427	0	25,699

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
SECURITY TRUST LIFE INS CO	18	0	0	1	19	5	0	2,787	0	0	213	2,999
SENTRY INVESTORS LIFE INS CO	0	0	0	0	0	0	0	141	0	0	0	141
SENTRY LIFE INS CO	200	0	78	0	278	950	1,013	11,503	0	41,950	0	53,453
SHENANDOAH LIFE INS CO	719	0	573	0	1,292	93	171	235,297	0	50,922	0	286,219
SIGNATURE LIFE INS CO OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0
SMA LIFE ASSURANCE CO	616	0	12	0	629	263	53	210,063	0	0	0	210,063
SOONER LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
SOUTHERN LIFE INS CO	51	0	0	0	51	1	0	4,655	0	0	0	4,655
SOUTHLAND LIFE INS CO	421	0	0	98	519	47	1	47,189	0	0	4,969	52,158
SOUTHWESTERN LIFE INS CO	1,629	0	27	0	1,656	129	114	274,690	0	0	0	274,690
SOVEREIGN LIFE INS CO OF CALIFORNIA	768	0	0	0	768	0	0	114,191	0	0	0	114,191
SPRINGFIELD LIFE INS CO INC	203	0	77	0	280	327	128	901	0	840	0	1,741
STANDARD INS CO	18	0	0	0	18	38	4	2	0	0	0	2
STANDARD OF AMERICA LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
STANDARD SECURITY LIFE INS CO OF NY	33	0	0	0	33	42	2	671	0	39	0	710
STATE BOND & MORTGAGE LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
STATE FARM ANNUITY & LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
STATE FARM LIFE INS CO	5,987	36	198	0	7,221	0	0	2,654,850	15,565	113,226	0	2,783,641

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
STATE LIFE INS CO	69116	IN	169,171	153,100	16,071	886	0	0	0	886
STATE MUTUAL LIFE ASR CO OF AM	69140	MA	4,375,655	4,255,944	119,707	1,241	0	3,250	0	4,491
STATES GENERAL LIFE INS CO	69175	TX	15,763	9,792	5,971	0	0	0	0	0
STATESMAN NATIONAL LIFE INS CO	69183	TX	15,613	12,161	2,452	4	0	0	0	4
STERLING INVESTORS LIFE INS CO	89184	FL	10,999	9,047	952	1	0	0	0	1
SUMMIT NATIONAL LIFE INS CO	71080	OH	296,421	260,555	35,865	1,124	0	0	0	1,124
SUN LIFE ASR CO OF CANADA (US) BR	79065	DE	3,505,516	3,248,466	251,148	2,134	0	1,211	0	3,345
SUPREME LIFE INS CO OF AMERICA	69302	IL	58,954	57,052	1,808	64	0	0	116	179
SURETY LIFE INS CO	69310	UT	196,255	170,222	24,257	771	0	0	0	771
TANDEM INS GRP INC	71528	IL	1,441,197	1,402,718	37,270	0	0	0	0	0
TEACHERS PROTV MUTUAL LIFE INS CO	69353	PA	13,118	10,164	2,954	19	0	1	0	20
TIME INS CO	69477	WI	635,392	445,044	188,545	108	0	9	0	117
TRANS PACIFIC LIFE INS CO	61182	CA	21,342	9,848	8,494	0	0	1	0	1
TRANS WORLD ASSURANCE CO	69566	CA	110,437	92,753	15,258	83	0	0	0	83
TRANSAMERICA ASSURANCE CO	80829	CO	8,156	4,291	1,365	1	0	0	0	1
TRANSAMERICA LIFE INS & ANNUITY CO	69507	CA	5,533,186	5,466,767	64,919	640	0	47	0	687
TRANSAMERICA OCCIDENTAL LIC OF CA	67121	CA	5,012,125	4,618,789	365,749	12,299	940	16,593	0	29,882
TRANSPORT LIFE INS CO	69531	TX	269,916	211,287	53,171	349	0	0	0	349

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
253	0	0	0	253	31	24	63,120	0	0	0	63,120
2,226	0	2,079	0	4,305	18,067	19,504	66,804	0	404,426	0	471,230
0	0	0	0	0	1	0	10	0	0	0	10
0	0	0	0	0	4	2	73	0	0	0	73
0	0	0	0	0	23	6	21	0	0	0	21
177	0	0	0	177	0	0	306,250	0	0	0	306,250
463	0	419	0	851	0	0	33	0	0	0	33
128	0	0	287	415	42	3	3,069	0	0	4,962	8,031
251	0	0	0	251	0	1	93,423	0	16,485	0	109,907
329	0	0	0	329	0	0	0	0	0	0	0
5	0	0	0	5	36	51	934	0	90	0	1,024
114	0	0	0	114	369	201	15	0	4	0	19
0	0	0	0	0	163	59	10	0	579	0	589
6	0	0	0	6	0	0	9,706	0	0	0	9,706
0	0	0	0	0	0	0	173	0	0	0	173
254	0	45	0	299	0	0	5	0	0	0	5
4,653	171	1,639	0	6,462	1,672	1,278	2,048	50	407	0	2,506
458	0	0	0	458	1,913	766	23,746	0	0	0	23,746

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
TRAVELERS INS CO LIFE DEPT	87726	CT	29,595,491	27,635,400	859,091	4,056	0	10,116	0	14,172
TRAVELERS INS CO OF ILLINOIS	79413	IL	283,698	210,758	70,140	859	0	1	0	860
TRAVELERS LIFE INS CO	69590	CT	603,000	557,263	42,737	0	0	0	0	0
TRIAD LIFE INS CORP	76015	NC	28,226	15,802	10,424	19	0	150	0	169
UNION BANKERS INS CO	69701	TX	154,042	137,746	14,962	35	0	0	0	35
UNION BENEFIT LIFE INS CO	67903	PA	15,595	10,633	2,762	2	0	2	0	4
UNION CENTRAL LIFE INS CO	80837	OH	2,547,102	2,462,931	84,170	1,617	0	229	0	1,846
UNION FIDELITY LIFE INS CO OF TREVO	93269	PA	218,261	190,516	68,445	99	0	14	0	114
UNION SECURITY LIFE INS CO	88889	DE	129,017	105,041	21,876	0	1,058	0	0	1,058
UNITED AMERICAN INS CO	92916	DE	531,302	441,021	87,281	312	0	0	0	312
UNITED COMPANIES LIFE INS CO	69876	LA	724,011	691,773	23,837	274	0	3	0	277
UNITED FAMILY LIFE INS CO	91693	GA	273,274	243,237	27,197	5	0	0	0	5
UNITED FIDELITY LIFE INS CO	87645	TX	318,785	288,984	25,801	103	0	21	0	124
UNITED HOME LIFE INS CO	69922	IN	46,442	35,699	8,959	3	0	0	0	3
UNITED INS CO OF AMERICA	69930	IL	2,133,095	1,138,042	984,814	8,438	0	100	4,862	13,400
UNITED INVESTORS LIFE INS CO	94099	MO	280,996	162,748	115,249	635	0	0	0	635
UNITED LIBERTY LIFE INS CO	82694	OH	62,270	58,034	2,649	13	0	3	0	16
UNITED LIFE & ACCIDENT INS CO	69965	NH	597,858	523,746	72,284	4,620	0	117	0	4,737

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
9,617	0	13,080	0	22,697	18,724	29,056	269	0	3,258	0	3,528
272	0	0	0	272	0	38	88	0	0	0	88
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	5,753	0	31,923	0	37,677
47	0	0	0	47	2,038	830	3,171	0	4,245	0	7,416
0	0	0	2	2	39	0	83	0	366	0	449
2,218	0	592	0	2,810	2,793	2,794	118,928	0	105,718	0	224,646
84	0	23	0	107	842	494	3,590	0	0	0	3,590
0	869	0	0	869	1,020	425	0	66,450	0	0	66,450
145	0	0	0	145	1,501	772	4,612	0	0	0	4,612
90	0	20	0	110	60	26	11,101	0	23,407	0	34,508
6	0	0	0	6	1	2	0	0	0	0	0
60	0	0	0	60	3	-12	64,833	0	0	0	64,833
0	0	0	0	0	1	0	904	0	0	0	904
2,542	0	178	2,990	5,709	2,203	901	416,139	0	20,267	129,164	565,569
404	0	0	0	404	0	0	123,220	0	0	0	123,220
7	0	0	0	7	0	0	1,119	0	0	0	1,119
2,158	0	71	0	2,229	1,007	345	396,384	0	10,572	0	406,955

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - (&GOOD) TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID- ORDINARY	CREDIT	GROUP	INDUST	TOTAL
UNITED OF OMAHA LIFE INS CO	63665	NE	3,210,792	2,957,079	244,706	3,395	0	1,920	0	5,315
UNITED PACIFIC LIFE INS CO	70025	WA	2,544,765	2,453,162	91,603	3,179	0	5	0	3,184
UNITED PENSION LIFE INS CO	70033	IN	299,403	267,376	30,123	2,961	0	0	0	2,961
UNITED SERVICES GENERAL LIFE INS CO	61247	OK	3,172	37	2,597	489	0	1	0	490
UNITED SERVICES LIFE INS CO	70044	PA	562,671	490,196	60,240	1,095	0	0	0	1,098
UNITED STATES LIFE INS CO IN NYC	70106	NY	939,132	822,079	113,091	1,952	0	2,031	0	3,983
UNITED WORLD LIFE INS CO	72850	IL	71,485	56,372	12,563	33	0	0	0	33
UNITY MUTUAL LIFE INS CO	70114	NY	402,522	389,301	13,221	213	0	0	2	215
UNIVERSAL UNDERWRITERS LIFE INS CO	70173	MO	93,055	66,808	26,247	54	499	2	0	555
UNUM LIFE INS CO	64760	ME	4,144,751	1,799,652	344,099	99	0	127	0	226
UNUM LIFE INS CO OF AMERICA	62235	ME	1,373,950	1,432,181	441,769	60	0	2,154	0	2,214
UNUM PENSION AND INS CO	74144	ME	766,278	729,514	37,263	0	0	11	0	11
USAA ANNUITY & LIFE INS CO	90603	TX	829,730	791,729	38,573	5,214	0	0	0	5,214
USAA LIFE INS CO	69663	TX	755,092	703,646	48,746	6,549	0	14	0	6,563
USLIFE CREDIT LIFE INS CO	68373	IL	119,152	98,821	19,835	0	-5	0	0	-5
UTICA NATIONAL LIFE INS CO	63738	NY	69,062	60,690	8,372	0	0	0	0	0
VALLEY FORGE LIFE INS CO	70211	PA	249,100	181,387	66,513	4,595	0	52	0	4,647
VARIABLE ANNUITY LIFE INS CO	70238	TX	7,770,749	7,601,795	169,134	393	0	0	0	393

DIRECT CLAIMS AND BENEFITS PAID- ORDINARY	CREDIT	GROUP	INDUST	TOTAL	DEM- PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985- ORDINARY	CREDIT	GROUP	INDUST	TOTAL
2,169	0	1,106	0	3,270	4,347	2,107	296,127	0	550,447	0	846,574
978	0	3	0	980	0	0	11	0	0	0	11
245	0	0	0	245	0	0	190,516	0	0	0	190,516
111	0	0	0	111	1	0	0	0	0	0	0
997	0	0	0	997	0	0	179,150	0	17,464	0	196,614
726	0	1,799	0	2,526	2,217	2,018	231,165	0	491,210	0	722,375
2	0	0	0	2	0	0	6,062	0	0	0	6,062
76	0	0	1	77	24	0	44,969	0	0	48	45,016
0	121	0	0	121	491	91	14,166	34,163	612	0	48,942
132	0	134	0	266	506	423	5,545	0	7,004	0	12,548
275	0	595	0	870	19,173	13,146	4,557	0	725,114	0	729,671
0	0	4	0	4	0	0	0	0	0	0	0
721	0	0	0	721	0	0	0	0	0	0	0
1,534	0	0	0	1,534	260	264	896,673	0	2,465	0	899,137
0	0	0	0	0	0	-1	0	223	36,290	0	36,513
5	0	0	0	5	0	0	0	0	0	0	0
473	0	15	0	488	1	1	331	0	27	0	357
2,833	0	14,370	0	17,204	0	0	759	0	0	0	759

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
VERMONT LIFE INS CO	93645	VT	119,998	110,403	6,095	638	0	0	0	638
VETERANS LIFE INS CO	61027	IL	104,775	126,840	35,630	860	0	578	0	1,438
VICTORY LIFE INS CO	70246	KS	165,700	159,369	4,832	55	0	0	0	55
VISTA LIFE INS CO	84549	MI	30,944	21,963	6,981	0	102	0	0	102
VOLUNTEER STATE LIFE INS CO	70254	TN	358,503	314,758	40,746	1,709	-65	0	0	1,643
VOYAGER LIFE INS CO	66699	FL	102,607	85,315	14,792	0	321	0	0	321
WASHINGTON NATIONAL INS CO	70319	IL	1,741,741	1,606,480	110,223	1,633	84	222	785	2,727
WASHINGTON SQUARE LIFE INS CO	70750	PA	244,197	236,786	8,910	285	0	0	0	285
WEST COAST LIFE INS CO	70335	CA	330,328	257,306	66,022	30	0	0	0	30
WESTERN & SOUTHERN LIFE INS CO	70483	OH	3,309,102	2,767,838	541,264	1,772	0	0	267	2,040
WESTERN LIFE INS CO	70408	MN	661,858	593,588	63,269	477	0	74	0	551
WESTERN NATIONAL LIFE INS CO	70432	TX	2,459,030	2,295,776	156,754	3,333	0	0	0	3,333
WESTERN RESERVE LIFE ASR CO OF OHIO	91413	OH	197,372	161,650	34,222	4,157	0	0	0	4,157
WESTERN SOUTHERN LIFE ASR CO	92622	OH	545,543	495,752	48,291	679	0	0	0	679
WESTERN STATES LIFE INS CO	70491	ND	407,432	331,030	74,827	211	0	0	0	211
WESTFIELD LIFE INS CO	62030	OH	123,317	103,935	17,883	115	0	0	0	115
WESTLAND LIFE INS CO	70521	CA	24,164	12,380	10,584	0	0	0	0	0
WILLIAM PENN LIFE ASSUR CO OF AMER	70092	IN	27,578	18,484	6,994	324	0	4	0	328

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	ALM PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
13	0	0	0	13	0	0	25,205	0	0	0	25,205
779	0	189	0	968	297	73	198,541	0	16,652	0	215,193
17	0	0	0	17	0	0	3	0	0	0	3
0	27	0	0	27	27	1	0	3,474	0	0	3,474
377	200	0	0	577	-1	16	119,516	8,052	0	0	127,568
0	120	0	0	120	275	112	0	19,393	0	0	19,393
356	81	5	438	879	3,996	2,275	108	35	4	23	170
106	0	0	0	106	6	4	3,226	0	0	0	3,226
25	0	0	0	25	0	0	3,472	0	0	0	3,472
1,033	0	45	432	1,510	49	74	100,939	0	2,160	11,989	115,088
283	0	25	0	308	626	437	64,475	0	17,624	0	82,099
1,250	0	0	0	1,250	0	0	57,040	0	0	0	57,040
1,728	0	0	0	1,728	0	0	342,625	0	6,407	0	349,033
158	0	0	0	158	0	0	89,467	0	0	0	89,467
1	0	0	0	1	0	0	45,968	0	0	0	45,968
82	0	0	0	82	0	0	9,399	0	0	0	9,399
0	0	0	0	0	0	0	0	0	0	0	0
33	0	0	0	33	9	1	74	0	2	0	76

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MISLOSIN NATIONAL LIFE INS CO	70580	WI	204,028	172,600	28,428	4,001	0	0	0	4,001
WORLD INS CO	70629	NE	93,434	85,409	8,525	26	0	2	0	28
WORLD LIFE & HEALTH INS CO OF PA	70637	PA	18,731	16,705	905	10	0	0	0	10
WORLD SERVICE LIFE INS CO OF CO	69833	CO	34,105	16,354	17,501	0	-4	0	0	-4
XEROX FINANCIAL SERVICES LIFE INS C	93513	MO	349,799	327,623	20,176	1,405	0	206	0	1,610
ZURICH AMERICAN LIFE INS CO	70661	IL	53,167	37,496	15,341	725	0	0	0	725
546 COMPANIES TOTAL:			992,685,040	899,193,147	53,739,615	1,061,129	41,235	314,293	12,554	1,429,213

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,082	0	0	0	1,082	2	0	331,271	0	0	0	331,271
50	0	0	0	50	10	6	1,356	0	210	0	1,566
0	0	0	0	0	228	96	2,999	0	0	0	2,999
0	16	0	0	16	-2	-3	0	0	0	0	0
79	0	0	0	79	0	0	1,459	0	908	0	2,367
55	0	0	0	55	1	0	96,043	0	46	0	96,089
574,720	19,529	609,402	17,921	1,221,522	663,448	524,082	68,667,687	2,883,459	50,673,763	433,913	22,658,808

1987 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 12

COMPANY NAME	ALIEN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CANADA LIFE ASSURANCE CO US BR	80659	MI	1,552,337	1,514,479	32,357	1,642	0	946	0	2,588
CONFEDERATION LIFE INS CO US BR	80667	MI	1,813,728	1,802,056	10,872	13,809	0	633	0	14,441
CROWN LIFE INS CO US BR	80675	MI	3,634,852	3,673,815	0	3,369	0	306	0	3,675
GREAT WEST LIFE ASSURANCE CO	80705	MI	6,167,257	6,079,246	87,036	5,118	0	7,531	0	12,649
NORTH AMERICAN LIFE ASR CO	80756	MI	372,022	364,582	6,440	871	0	1,034	0	1,905
SUN LIFE ASR CO OF CAN US BR	80802	MI	1,962,178	1,935,598	25,580	3,807	0	997	0	4,804
6 COMPANIES TOTAL:			15,552,374	15,374,777	162,285	28,615	0	11,447	0	40,062

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,275	0	5,562	0	6,837	1,516	1,158	84,710	0	402,501	0	487,211
2,301	0	699	0	3,001	2,763	2,569	439,273	0	334,526	0	773,798
1,850	0	158	0	2,008	1,630	755	274,478	0	181,103	0	455,581
2,206	0	8,013	0	10,219	1,252	871	206,997	0	456,088	0	663,085
1,037	0	356	0	1,392	1,189	1,518	67,517	0	349,384	0	416,902
3,847	0	1,057	0	4,904	1,166	982	223,729	0	235,998	0	459,727
12,516	0	15,845	0	28,361	9,516	7,853	1,296,704	0	1,959,600	0	3,256,304

FRATERNAL BENEFICIARY ASSOCIATIONS (000)

TABLE 13

				Nationwide Business 1987		Maryland Business 1987	
	Admitted Assets	Liabilities	Policyholders Surplus	Premiums Written	Business in Force 12/31/87	Premiums Written	Business in Force 12/31/87
Aid Association for Lutheran	5,326,864	4,933,342	373,522	826,001	43,254,629	7,224	512,278
American Fraternal Union	16,805	15,956	849	45,738	2,398	1	70
American Postal Workers Accident Benefit Assn.	1,430	443	986	987	319,550	5	1,135
Bnai Zion	6,892	6,494	398	755	33,174		1
Catholic Family Life Insurance	75,008	61,537	13,471	13,328	514,414	95	5,347
Catholic of Foresters	228,088	186,568	41,519	15,069	897,238	81	5,428
Croatian Fraternal Union of America	82,281	74,152	8,129	10,483	389,555	13	1,174
CSA Fraternal Life	60,329	53,701	6,628	8,657	151,424	30	1,366
Greek Catholic Union of the U.S.A.	88,406	81,864	6,542	14,165	129,036	14	436
Holy Family Society of U.S.A.	10,751	6,073	4,678	1,732	31,431	42	672
Hungarian Reformed Federation of America	21,858	15,189	6,669	1,032	41,564		
Independent Order of Foresters	1,947,414	1,600,135	347,279	282,453	14,635,072	1,472	88,662
Knights of Columbus	2,203,706	1,925,502	278,204	312,203	12,745,552	8,211	400,315
Lithuanian Alliance of America	3,609	2,062	1,547	84	3,452	1	37
Lithuanian Catholic Alliance	2,344	1,383	961	45	2,422		21
Lutheran Brotherhood	4,235,037	3,961,891	273,146	587,974	20,921,932	5,565	274,271
Modern Woodmen of America	1,105,991	986,352	119,639	174,299	10,505,825	42	1,307
Mutual Beneficial Assn. of Rail Transp.	11,421	10,748	673	3,550	29,720	23	455
National Fraternal Society of The Deaf	9,338	8,303	1,035	496	24,497	9	448
National Slovak Society of U.S.A.	15,758	14,006	1,752	1,963	27,145	1	39
North American Benefit Association	108,691	81,707	26,984	7,309	448,465	5	437
North American Union Life Assurance Society	4,108	2,445	1,663	120	6,312	40	6,312
Order of United Commercial Travelers of Amer.	30,263	7,252	23,011	7,878	5,495	32	30
Police & Firemen's Insurance Association	33,637	19,631	14,006	1,802	88,616	1	45
Polish Beneficial Association	8,487	4,908	3,579	162	9,575	1	53
Polish National Alliance of the U.S.A.	213,418	185,626	27,793	13,235	524,428	132	6,464
Polish Roman Catholic Union of America	67,554	55,505	12,049	3,557	124,289	10	1,022
Polish Women's Alliance of America	37,319	31,179	6,140	1,704	62,845	79	2,327
Royal Neighbors of America	384,549	280,890	103,658	28,277	731,953	10	884
Sons of Norway	76,475	72,334	4,141	16,666	485,886	554	16,511
Supreme Council of the Royal Arcanium	38,452	25,346	13,106	2,027	90,427	15	1,414
Travelers Protective Association of America	16,058	2,271	13,787	2,152		13	
Ukrainian National Association	59,974	40,616	19,358	2,782	100,266	37	1,385
William Penn Association	85,262	75,166	10,095	8,314	210,471	32	2,338
Woodmen of the World Life Insurance Society	1,758,585	1,586,125	172,460	336,854	17,549,343	1,970	93,247
Workmen's Benefit Fund of the U.S.A.	26,541	21,715	4,825	1,910	102,375	6	314
Workmen's Circle	13,207	10,324	2,883	2,031	75,697	2	92
TOTAL	18,415,910	16,468,741	1,947,169	2,737,792	125,276,473	25,265	1,424,337

S U P P L E M E N T A R Y R E P O R T

by

E. SUSAN KELLOGG
INSURANCE COMMISSIONER

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

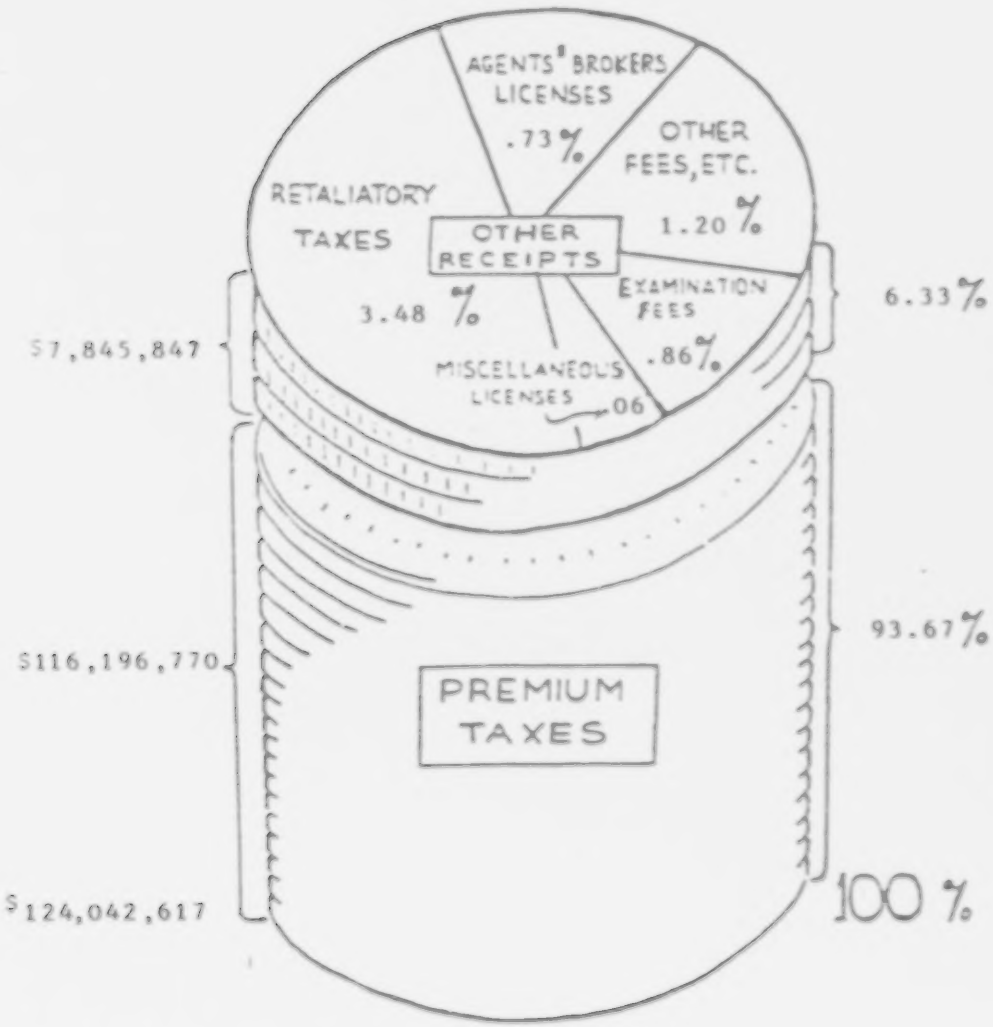
Showing with respect to the Fiscal Year ending June 30, 1988,
a statement of fees and taxes received by the
Insurance Commissioner and transferred into the State Treasury.

ANALYSIS OF DIVISION RECEIPTS
STATE INSURANCE DIVISION

Shown below is a comparative analysis of Total Divisional Receipts for Fiscal Year 1987 and 1988.

	Fiscal Year 1987	Fiscal Year 1988	Increase	Decrease
Premium Taxes	113,003,875.02	119,728,197.63	6,724,322.61	
Premium Taxes - Unauthorized Insures	550,995.74	429,664.93		121,330.81
Unauthorized Insurance Tax (Surplus Line)	2,641,899.66	2,981,812.41	339,912.75	
Retaliatory Fees and Taxes	4,320,912.24	4,953,650.08	632,737.84	
Penalties and Interest	135,486.63	9,505.68		125,980.95
Company Licenses	69,508.00	84,778.00	15,270.00	
Rating Bureau Licenses	50.00	50.00		
Pubic Adjuster Licenses	75.00	900.00	825.00	
Insurance Advisor Licenses	3,600.00	34,900.00	31,300.00	
Vending Machine Licenses	-0-	175.00	175.00	
Certificate of Qualification Agents & Brokers-Originals	109,618.56	305,634.00	196,015.44	
Certification of Qualification Agents & Brokers-Renewals	418,292.00	666,754.00	248,462.00	
Certification of Qualification Surplus Line-Originals	2,100.00	6,500.00	4,400.00	
Certification of Qualification Surplus Line Broker-Renewals	7,400.00	26,400.00	19,000.00	
Corr./Dup./Amended (All) Certification of Qualification	20,035.00	24,974.00	4,939.00	
Agent Appointments - Originals	240,490.00	267,245.00	26,755.00	
Agent Appointments Cancellation Originals	78,100.00	88,560.00	10,460.00	
Motor Club Licenses	4,396.00	4,824.00	428.00	
Temp. Certif. of Qual. -Agent	26,010.00	28,835.00	2,825.00	
Temp. Certif. of Qual.- Broker	-0-	-0-	-0-	
Temp. Certif. of Qual.-Duplicate	5.00	20.00	15.00	
Company License Renewals - Holding Acct.	-0-	475.00	475.00	
Agent Examination Fees	118,605.00	136,995.00	18,390.00	
Company Examination Fees	944,030.62	914,990.69		29,039.93
Certificate Under Seal Fees	29,180.00	30,403.00	1,223.00	
Valuation Fees on Insurance	1,017,203.00	1,109,453.00	92,250.00	
Surplus Line Brokers Examination Fees	1,056.00	15,606.00	14,550.00	
Fines & Cost - Insurance Division	124,706.00	76,594.87		48,109.13
Travel Expense	33,377.65	98,604.88	65,227.23	
Filing Fees	87,405.00	83,960.00		3,445.00
Miscellaneous Fees	54,206.48	94,893.86	40,687.38	
TOTAL	124,042,616.60	132,205,356.03	8,490,645.25	327,905.82
		- 124,042,616.60	- 327,905.82	
INCREASE 1988 OVER 1987		8,162,739.43	8,162,739.43	

FISCAL YEAR
1987
RECEIPTS



A D D E N D U M

The following should appear on page 20 and precede the title, captioned Life/Health Bureau:

Complaint and Investigation/Property & Casualty

As a service to policyholders, beneficiaries, and claimants and as a means of checking the compliance and performance of insurance companies, agents, and brokers, the Complaint Section receives and investigates complaints and requests for information about policy contracts and other insurance problems and questions. This section investigates the cancellation or non-renewal of insurance policies and maintains a review of automobile and property insurance cancellations to protect those who are cancelled without valid cause. Facts disclosed by these investigations may lead to the suspension or revocation of licenses. The operation of this service frequently results in the return of unearned premium or the collection of unpaid claims. Investigators visit outlying cities to provide advisory services to these areas. Announcements to local news media are distributed in advance to notify the public of the availability of this service.

In those instances where an investigation results in the need for a hearing, this Section prepares and presents the case for Hearing. In 1987, this Section prepared 2,152 disciplinary or Section 35 Hearings.

During the calendar year 1987, a total of 6,633 written complaints were received. There were 74,664 inquires received. An inquiry is usually made by telephone and concerns a question or subject that can be satisfactorily concluded on the basis of a single conversation.

As a result of processing the justified complaints made to this Section, a total of $2,830,053.50 was recovered for Maryland residents from insurance companies, agents and brokers.

Under statutory provision of Article 48A, Section 240AA effective January 1973, which gives the citizens of the State of Maryland a right to protest auto terminations and/or surcharges; there were 12,697 instances where policyholders took advantage of administrative procedures to protest and request hearings against proposed cancellation or non-renewal action by their insurer.